

BAC COMMUNITY BANK
Digital Branch Associate
Digital Branch Dept - Job Description
11/2023

Job Title:	Digital Branch Associate
Reports To:	Digital Branch Supervisor
FLSA Status:	Non-Exempt
Department:	Digital Branch
Supervisory Responsibilities:	None
Category:	Non-Officer
Other:	Includes rotating Saturdays (9 am – 2 pm)

Summary: The Digital Branch Associate is a role that delivers an exceptional experience through all interactions. The position is responsible for, but not limited to: receiving and responding to internal and external customer inquiries, problem solving and forwarding messages via the telephone, chat, email, etc. with a high degree of accuracy and professionalism. The role provides support to the branches and other department personnel. This position also includes training and the use of Smart ALAC and ITMs.

Essential Duties and Responsibilities:

- Connect and interact with all customers in a way that makes them feel like that have received the best personable experience.
- Deliver exceptional customer service by handling all types of requests (via all channels; both internal and external customers) with a sense of urgency and timeliness.
 - This is measured via workflows, inspection, call recordings and KPI / metric reporting.
- Determine which customer calls can be directly addressed and which need to be professionally transferred to a specialist or other department.
- Support activities to promote growth of BAC/branch and to support the bank's brand through service and sales to customers.
- Complete all assigned tasks and workflows within the required SLAs / specified timeframes.
- Handle the following type of transactions / client needs:
 - Retail Online (Lock outs, Enrollment Issues, Manual Enrollment)
 - Cash Management customer lock outs / ACH Template approvals
 - Debit Card related (travel alerts and addenda, transaction/card blocks, activation/PIN issues, hot card, temporary limit increases and ordering cards)
 - Account Activity / Balance Inquiry
 - Zelle support / troubleshooting
 - Smart ALAC customer chats during specified business hours, including Saturdays
 - ITM handling with a variety of financial transactions, including, but not limited to:
 - Account balances, deposits, transfers, check cashing, and withdrawals (via ITM at multiple locations through Video Conference)
- Adhere to bank policies and procedures, including the customer identification program, as well as ensuring and upholding regulatory compliance as applicable.
- Perform call back activities as assigned.
- Actively participate in team meetings.
- Assists in creation/updating of department procedures as assigned.
- Serve on task forces, committees and projects as assigned.

BAC COMMUNITY BANK
Digital Branch Associate
Digital Branch Dept - Job Description
11/2023

- Ensures regulatory compliance as applicable.
- Works with multiple software programs.
- Must be able to perform several tasks at once and rotate job tasks.
- Achieve any daily, monthly, and quarterly individual, department, and bank goals.
- Other support duties and responsibilities as assigned.

Competencies:

- Level 1 (See Competency Document)

Qualifications: To perform this position successfully, an individual must be able to perform each essential duty satisfactorily. The requirements as documented are representative of knowledge, and/or abilities needed to fulfill the responsibilities of the position.

- Education/Experience: High School diploma or equivalent and 5 years applicable experience.
- Language Ability: Ability to read, write, and understand English is required. Strong oral and written communication skills are a must in combination with the ability to explain complex bank functions within the scope of the job functionality.
- Math Ability: Must possess the ability to understand and interpret financial data. Must have the ability to work with mathematical and reconciliation concepts as well as general accounting standards.
- Computer Skills: Must be proficient in Word, Excel, Outlook, Internet, Telephone and Cash Management software with specific skills in operations software. Must have a strong knowledge of Fiserv Premier software program. Must be adept at accessing and utilizing information necessary to perform job functions. Type 35 words per minute and ten-key by touch.

Physical Demands:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the essential duties of this job, the employee is regularly required to sit, use hands to finger, handle or feel and to talk and hear. The employee is frequently required to reach with hands and arms. The employee is occasionally required to stand, walk, climb, balance, and drive.

The employee must occasionally lift and/or move up to 25 pounds.

Specific vision abilities required by this job include close vision, distance vision and ability to adjust to focus requirements.