

Banker, Universal – Nairobi at Standard Bank Group

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Company: JobWebKenya

Location: Kenya

Category: office-and-administrative-support

Job Description

Standard Bank Group is the largest African banking group by assets offering a full range of banking and related financial services. “Africa is our home, we drive her growth” Our vision is to be the leading financial services organisation in, for and across Africa, delivering exceptional client experiences and superior value. This sets the primary goals and standard of excellence we intend to achieve in the medium term. With a heritage of over years, we have an on-the-ground presence in 20 countries in sub-Saharan Africa; fit-for-purpose representation outside Africa; and a strategic partnership with the Industrial and Commercial Bank of China (ICBC). In line with the realities of risk, regulation, technology and competition that characterise our operating context, we continue to invest significantly in our diversified operations; our people and culture; our systems and infrastructure; and our brand. In doing so, we understand that our commercial success and social relevance over the long term depends on placing our clients at the centre of everything we do, and ensures that the outcomes of our activities are a catalyst for growth on this continent we call home. The long-term foreign currency ratings for The Standard Bank of South Africa, the single largest operating entity within the Standard Bank Group, are: Fitch Ratings BBB- (negative), Moody’s Baa2 (negative) and Standard & Poor’s BBB- (negative). The group is listed on the JSE Limited, share code SBK, and the Namibian Stock Exchange, share code SNB. The largest bank in the world, ICBC, is a 20.1% shareholder in the group. Other than the 20.1% ICBC shareholding, 32.9% of Standard Bank’s shareholder base is foreign. We subscribe to the Code of Banking Practice, a set of principles governing banking in

South Africa and ensuring the highest standards of professionalism, integrity and fairness.

Job Purpose;

To take demand from Personal and Prestige banking customers for any banking matters ranging from product questions to customer account activities as well as any other service requests. Form an accurate assessment and understanding of the demands in order to act on it in a one-and-done manner that consistently delivers what matters to the customer within product, segment and legislative (e.g., FAIS) parameters.

Key Responsibilities;

Determine personal customer demand

Engages with customers in order to understand what matters to the customer and deliver against those demands.

Validates the customer's regulatory status (e.g., KYC, POPI, etc.).

Identifies authenticity of the customer (where required) in order to prevent disclosure of information to unauthorised persons.

Takes ownership of every demand and provides the customer with an immediate response (depending on the nature of the demand) or facilitates the completion of the customer demand. Drives one-and-done as far as possible – updates relevant systems with history notes as applicable.

Understands the risks associated with the customer demand and adheres to all risk and compliance requirements when executing on demand.

Deals with customer enquiries, ranging from product questions to customer account activities.

Deliver on personal customer demand – general customer banking demands

Links / de-links accounts to Cards according to laid down procedures.

Orders replacement credit / debit cards from Card Division upon customer request.

Attends to limit increases or decreases of Master Card limits, as per customer demand.

Processes fixed savings account transactions.

Processes stop payments, stop orders and standing instructions for customers, issues

provisional statements, balance and other simple enquiries (FuneralPlan / Standing Order and Stop Payment).

Amends EAP beneficiaries.

Processes value and non-value transactions.

Processes transactional limits on ATM / credit cards.

Ensures that all new service requests (queries and complaints) are logged correctly.

Ensures that service requests in personal work list are actioned within agreed timelines.

Educates customers on self-service / IVR functionality (e.g., PIN over IVR).

(Applicable to physical branch only)

Issues cheque books, cards and Personal Identification Number (PIN) codes.

Attends to requests and provides Collect statements to customers.

Issues deposit books to customers.

Issues unpaid cheques for collection when customers call to collect.

Deliver on customer demand – account opening (personal customers only)

Discloses to customers that he/she is acting under supervision along with other relevant FAIS disclosures, and ensures business processes are followed to ensure the customer receives this in writing.

Manages the risks associated with new accounts, mandates and specimen signatures (physical branch only) by adhering to risk and compliance requirements (e.g., use of online fingerprint verification, scanning at source, eSign, etc.).

Opens new accounts (including on-boarding), transfers, amends and closes accounts according to laid down procedures (e.g., confirmation of employment, completes AML mandatory fields, etc.).

Ensures that customers are fully informed of their rights and obligations to the bank in accordance with the Code of Banking Practice.

Gathers and completes accurate data for the opening of loan accounts (e.g., secured and unsecured) and granting of facilities.

Refers matters outside scoring criteria, with the appropriate information, to the Credit Evaluation Manager for further investigation.

Understands a customer's conduct on an account by reading bank statements, verifying the income and expenditure and reading and interpreting of scorecards.

Drive demand generation opportunities

In conversing with customers, identify demand generation opportunities:

Completes lead generation tracking forms as and when required (e.g., Wealth). Ensures that all leads are logged correctly in the presence of the customer and identifies demand generation opportunities.

Participates in specific campaigns and marketing activities as required.

Proactively promotes the use of multiple channels to customers including mobile banking, internet banking and other non-physical branch channels.

Obtains necessary customer documentation as required by Know Your Customer (KYC) policies and regulations. Uploads documentation on ECM and instructs customers to submit original documentation at domicile branch.

Accurately captures, updates or amends customer information and history notes.

Determines any additional customer demand that could be met whilst interacting with customer.

Information collation, analysis and reporting

Continuously assesses what matters to the customer against the ability of processes and systems to meet the customers demand, in order to make recommendations to the Team Lead to act on the system and as further input into the Enablement and Product areas.

Collates information on value, variation and failure in the system whilst executing work processes, in order to contribute to development of management information for the department.

Analyses data and information in order to develop and apply self-correcting action within scope, to enable constant fulfilment of customer demand.

Facilitates group meetings when required to contribute to collective learning and growth for individuals and teams.

Updates capability charts and MIS in order to maintain an accurate database to assist leaders who are required to act on the system.

Work in self-managed teams

Adheres to the purpose and team principles (i.e. holding each other accountable).

Adheres to and adopts new methods within the work.

Requirements

Successful delivery of outputs would be measured as follows

Delivers against what matters to the customer (within laid-down policies and procedures).

Value vs failure demand (improvement in ratio of value demand versus failure demand).

Improvement of capability of response.

Customer demand perfectly delivered without any 'comebacks' (e.g., one-and-done; reduced abandonment rates).

Customer satisfaction rating.

Minimised customer hand offs.

Highlighting, acting and adhering to areas of improvement.

Work force schedule adherence.

Adherence to FAIS supervision contract requirements (e.g., prepares relevant evidence, etc.) as gauged by the Supervisor.

Increased growth in profitability.

Achievement of specified technical competencies required for level 1.

Minimum Qualifications

Type of Qualification: Degree from a recognised university

Field of Study: Not applicable

Experience Required

Client Coverage

Consumer & High Net Worth

3-4 years

Relevant FAIS qualification and experience. If no FAIS experience, would then need to operate under supervision. Previous experience in branch banking or contact centre environment with good understanding of bank processes, policies and products.

ADDITIONAL INFORMATION

Behavioral Competencies:

Adopting Practical Approaches

Articulating Information

Challenging Ideas

Convincing People

Exploring Possibilities

Following Procedures

Generating Ideas

Making Decisions

Producing Output

Providing Insights

Showing Composure

Understanding People

Technical Competencies:

Application & Submission Verification (Consumer Banking)

Banking Process & Procedures

Client Acceptance & Review

Customer Understanding (Consumer Banking)

Processing

Product Knowledge (Consumer Banking)

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