JOB DESCRIPTION

Job Title:	CUSTOMER SERVICE OFFICER	**reference indicator:**	
division:	Operations	**Department/ unit:**	OPERATION
Job grade:		**version no.:**	

Job objective(s)

- responsible for maintaining regular contact with both new and existing customers to support routine account management activities. This includes ensuring that all customer accounts are properly documented and updated in accordance with organizational requirements. Additionally, I provide customers with clear and timely information to enhance their awareness and understanding of the bank's products and services, helping them make informed financial decisions.

Duties & Responsibilities

- Ensure effective/efficient implementation of bank-wide policies with respect to branch operations.
- Ensure effective & timely service delivery to customers.
- Maintain customer-friendly disposition.
- Review account opening documents & ensure timely opening.
- Ensure prompt TAT in line with service level.
- Prepare & render reports timely.
- Acknowledge MICR cheque issued on the system.
- Process customer cheque & card requests.
- Account management & reactivation.
- Process standing instructions.
- Respond timely to reference letters.
- Print off-cycle customer statements.
- Ensure effective utilization of physical assets.
- Maintain up-to-date transaction registers.
- Ensure adequate controls over records.
- Ensure zero fraud/error rates.
- Render timely statements to customers
- Provide the referrals for new account opened and provide debit card(closed Referals)
- Perform Dormant account activations at your branch to achieve acceptable level.
- Ensure Cross selling of bank Products is done i.e Money grammes, Western, agency banking, P.O.S,FX etc
- Ensure Digital Banking Equipment Rate (LEO, Intenate banking, Mobile etc)is done clearly tpo all existing and new clients.
- Growth in Remittances volume by recruiting Western union, Money grammes etc
- Sale of VPP, Pre paid cards

KEY PERFORMANCE INDICATORS

- Maintenance of agreed TAT in line with defined service level.
- Number of out standing account opening documentation not duly by designated officer.
- Number of customer complaint/customer satisfaction surveys as administered by SOW's etc
- Cheque book maintenance & accuracy
- Audit and Inspection Report ratings of branches.
- Operational loss level
- Adherence to Cash on Premises limits
- Number of policy breaches/regulatory infractions.
- No./Value of Branch Frauds
- Dormant account activations
- Rise Digital Banking Equipment Rate
- Cross selling of bank Products

JOB REQUIREMENTS

Education

- Degree with a minimum of Second Class (Lower Division) or its equivalent from a recognized and accredited university.
- Applicants must also possess a minimum of five (5) O'Level credits obtained in not more than two sittings, including Credit passes in Mathematics and English Language

KEY COMPETENCY REQUIREMENTS

Knowledge

- Good Knowledge and understanding of banking operations
- Good Products Knowledge
- Good understanding of Customer Services
- Good understanding of the operational, credit and regulatory risks facing the business
- Good Control Sense

Skill/Competencies

- Excellent customer service orientation
- Smart appearance
- High level of integrity
- Good communication skills
- Selling skills
- Basic product knowledge
- Paying attention to details
- Good interpersonal skills
- Fast & error free processing
- Problem solving abilities

Reporting Relationships

Functionally reports: Customer Service Manager

Administratively reports to Same as above