

## **JOB DESCRIPTION**

### **DIGITAL BANKING SPECIALIST**

**DEPARTMENT/DIVISION:** Information Technology

**REPORTS TO:** Information Security Officer

**EVALUATED BY:** Information Security Officer

**JOB SUMMARY:** Provides a full range of professional, technical, and general support to customers and Bank personnel; performs customer setups; prepares contracts and maintains customer files; monitors product usage and system operation; resolves problems within given authority.

### **DUTIES/ESSENTIAL JOB FUNCTIONS:**

- Provide digital banking expertise for customers with digital banking needs, including hardware and software troubleshooting and diagnosis.
- Pull Digital banking reports and perform manual clean-up of data (removing closed accounts from Business Online and inactive Bill Pay records, etc.)
- Be one of the go-to people for digital banking knowledge in the bank, including knowledge of processes, systems, policy, and procedures.
- Process Digital banking operational functions; complete and maintain digital banking product and service documentation, procedures, and forms.
- Assist in developing and maintaining training on online banking products and act as a resource for employees.
- Proactively look for ways to solve digital banking problems and to improve digital banking processes, reporting, etc.
- Ensure remarkable customer experiences in our digital and remote service channels. Resolve customer complaints and issues promptly and communicate all customer service-related issues/problems to management.
- Perform market research to stay abreast of the rapidly evolving digital channel space.
- Assist in periodic reviews of product offerings, customer surveys, and recommend product and service upgrades and enhancements to meet competitive products.
- Participate in implementing new digital banking products, testing, and post-implementation support of online banking service products, including product marketing, to increase awareness and adoption rates both internally and externally.
- Keep informed of current activities in the digital banking field, including new products and other general information about customers.
- Work closely with employees on digital banking products and services.
- Upsell or cross-sell digital banking products to prospects or existing customers, explaining the benefits of the products/services.
- Perform and support functions but not limited to tellers, opening new accounts, and all areas of Operations.
- Maintain knowledge and ensure compliance with all applicable State and Federal banking regulations, bank policies, and procedures, including but not limited to the Bank Secrecy Act/Anti-Money Laundering Program and Information Security Policies. Timely completion of Compliance training.
- Perform other duties as assigned.

### **QUALIFICATIONS:**

1. High School diploma or additional training equal to two years of college or comparable work experience.
2. Ability to use computer and programs such as Microsoft Word, Excel, and Email
3. One year of previous bank experience

4. Six months of customer service experience
5. Must possess effective verbal and written communication skills
6. Must possess effective interpersonal skills
7. Ability to operate and communicate on standard telephone equipment.
8. Possess a thorough knowledge of various bank products
9. Possess effective problem-solving skills
10. Possess effective listening skills
11. Possess previous sales experience

**RESPONSIBILITIES FOR THE PRIVACY AND SAFEKEEPING OF CUSTOMER INFORMATION:** Customer financial information will not be accessed unless this access is necessary in the performance of assigned duties. Viewing customer deposit information or credit files to satisfy a personal curiosity is strictly prohibited. Confidential information acquired is considered to be extremely sensitive by our customers. This information must not be revealed to unauthorized persons. This information should not be discussed with others within the bank unless their duties also require the information. Customer financial information can be released only when authorized by the customer or when subpoenaed by a court or the Internal Revenue Service (IRS). Then the information released must be accurate and within the confines of the authorizing document.

**RESPONSIBILITIES FOR COMPLIANCE:** The employee agrees to comply with all Farmers Savings Bank policies and procedures including federal and state rules and regulations.

**ORGANIZATION:**

1. Initiate changes in the basic organization structure and complement the planning function in order to accomplish objectives developed in concert with supervisor.
2. Recommend new work procedures and systems to accomplish planning and bank development objectives more efficiently.

**RELATIONSHIPS:**

1. Responsible to Information Security Officer for the fulfillment of his or her functions and responsibilities and authority for their proper interpretation.
2. Will have contact with customers, the public and the community, and is to conduct relationships in a manner that will enhance the overall marketing effort of the bank.
3. Will be called upon from time to time to participate with community organizations and in community projects.
4. Bank employment to be main and sole employment. Any "moonlighting" to be approved by Supervisor, President/CEO, and Board of Directors.

**PERFORMANCE EVALUATION AND ACCOUNTABILITY:**

1. Position to be evaluated after first three months, and annually thereafter.
2. Areas of accountability to include all areas mentioned above with specific emphasis of performance in:
  - a. Performance of duties
  - b. Organization
  - c. Relationships
  - d. Overall production

**Note:** Job descriptions are not intended, and should not be construed to be all-inclusive lists of all responsibilities, skills, efforts or working conditions associated with a job. While this job description is intended to be an accurate reflection of the job requirements, management reserves the right to modify, add or remove duties from particular jobs and to assign other duties as necessary.

Equal Opportunity Employer