

Financial Services Entry Level Opportunities – Common Skills/Competencies Matrix

(Updated as of 8-8-03)

Job Descriptions

Job Title	Brief Description of Job Duties	Pre-employment Assessments Skills/Tools
Administrative Assistant	Provide secretarial/administrative assistance, take and process telephone messages, filing, mailings, expense reports, etc.	Typing Test, Microsoft Word, Excel, PowerPoint
Branch Consumer Banking Representative (Platform)	Builds customer relationships by selling products & providing quality service; helps the branch achieve goals in unit sales, volume and outstandings growth. Responsible for various sales and service activities, including profiling, teleconsulting, customer retention and outreach. Generates sales volume in consumer lending, personal & small business deposits and related products.	
Branch Sales and Service Representative (Universal)	Learns to perform all customer service rep. and platform functions in order to build and expand customer relationships in either the traditional or non-traditional branch environment. Sells products and provides quality service in every interaction with customers. Manages a cash drawer and processes transactions quickly and efficiently. All sales and service functions are performed in compliance with standard policies and procedures and security and audit guidelines.	Numeric Reasoning Behavioral
Branch Customer Service Representative (Teller)	Process banking transactions through teller equipment and systems in a timely and accurate manner while providing superior customer service in every interaction with customers. All customer service functions are performed in compliance with standard policies and procedures, and security and audit guidelines. Sales referrals.	Numeric Reasoning, Behavioral Verbal Testing Paper Math Testing Paper Critical Thinking Testing Paper No required "score" used as guide for selection process. Customer Service Skills Accuvision
Call Center Representative ▪ Client Services Representative ▪ Customer Sales and Service Representative ▪ Customer Service Representative	Process financial and non-financial transactions in an accurate and timely manner, service internal and external customers by responding to requests via email and telephone, act as service contact for clients, analyze, research and resolve problems. Provide customers or prospective customers with general account information pertaining to products and services. This position will also take loan applications, perform on-line maintenance, and cross-sell products and services. Identifies customer needs and recommends products/services through referrals. Ability to handle a high volume of customer calls with minimal supervision. May research and resolve problems and/or complaints and communicate results to customers. Provides prompt, accurate and courteous replies to written and telephonic customer inquiries. These inquiries encompass numerous contacts including subscribers, providers, agent plans and the general public. Typically these inquiries involve benefits, pricing, claim rejections, premiums and claims status.	Numeric Reasoning, Behavioral Problem Solving Accuracy, Ability to adapt quickly - JASS Ability to navigate through windows base program Work Ethic, Oral Communications, PC Literacy, Telephone Skills, Positive, Professional Demeanor
Claims Processor	Responsible for the screening, evaluation, online entry, error correction and/or quality review and final adjudication of selected claims types. May include initial entry of claims, as well as claims, which have been suspended based on information already entered.	Work Ethic, PC Literacy, Oral Communications, Positive, Professional Demeanor

Collector	Collect branch cash items (return checks, DDA and savings rejects, reclamations, forgeries, overdrafts), delinquent credit/loan accounts. Follow up on customer payment arrangements and reimbursement. Communicate with customers via telephone and mail. Recognize occurrences and trends in transaction activity.	
Consumer Lending Processor	Repetitive tasks; work with other department employees; process loans, check credit reports; complete analysis statements.	Verbal Testing Math Testing Critical Thinking Testing No required "score" used as guide for selection process.
Data Entry Clerk	Responsible for the extraction and sorting of remittances and accompanying documents, scanning, and data entry from remittances and invoices received from customers utilizing a PC-based workstation.	10-Key
Data Processor	Reviews and analyzes customer requests from source documents, ensuring the compliance to policies and procedures and exception processing. Updates customer and account information by entering data to applicable bank funding, accounting, record keeping, and/or benefit payment systems.	
Lock Box Clerk	Processes individual accounts for deposits. Prepares backup information according to specified procedures and provides customer with required information. Receives, sorts, and processes customer remittances for negotiability in accordance with established procedures.	10-Key
Proof Operator	Accurately and efficiently encodes a variety of checks and other bank documents. All transactions must be in balance with no unresolved differences. Must be able to understand types of banking documents and the differences between debits and credits. Work environment has processing deadlines and productivity goals.	Basic checking exercise – (matching numbers) Numeric estimation Behavioral

Common Skills/Competencies

Core Skills & Competencies Required	Admin Assistant	Branch Consumer Banking Rep. (Platform)	Branch Sales & Service Rep. (Universal)	Branch Customer Service Rep. (Teller)	Call Center Representative	Claims Processor	Collector	Consumer Lending Processor	Data Entry Clerk	Data Processor	Lock Box Clerk	Proof Operator
Adaptability	✓	✓	✓	✓	✓	✓	✓	✓		✓		
Analytical Skills/Problem Solving	✓	✓	✓	✓	✓	✓				✓	✓	
Attention to Detail	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Basic Math Skills/Math Aptitude	✓				✓		✓		✓		✓	✓
Advanced Math Skills/Math Aptitude		✓	✓	✓		✓		✓		✓		
Cash Handling			✓	✓								
Oral Communications	✓	✓	✓	✓	✓		✓	✓		✓		
Written Communication Skills	✓				✓		✓					
Customer Service Orientation	✓	✓	✓	✓	✓		✓			✓		
Data Entry Skills - Key Board – Alpha Numeric - Numerical Data Entry (10-key adding machine, calculator)		✓	✓	✓				✓	✓		✓	✓
Environment - the ability to work in a high pace, deadline oriented environment	✓				✓	✓	✓	✓	✓	✓	✓	✓
Multi-tasking	✓	✓	✓	✓	✓			✓				
Organizational Skills	✓	✓	✓		✓			✓				
PC literate Spreadsheet Applications	✓ ✓	✓	✓	✓	✓	✓	✓	✓ ✓		✓ ✓	✓	
Sales/Referrals		✓	✓	✓	✓							
Operate Standard Office Equipment	✓	✓	✓	✓							✓	
Team Work	✓	✓	✓	✓	✓	✓		✓		✓		
Time Management	✓	✓	✓		✓			✓		✓		

Behavioral Requirements

Behaviors	Admin Assistant	Branch Consumer Banking Rep. (Platform)	Branch Sales & Service Rep. (Universal)	Branch Customer Service Rep. (Teller)	Call Center Representative	Claims Processor	Collector	Consumer Lending Processor	Data Entry Clerk	Data Processor	Lock Box Clerk	Proof Operator
Attitude (<i>Cooperative, Positive, Professional</i>)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Compliance (<i>ethics, policies & procedures, etc.</i>)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Physical Requirements - Lifting - Standing on feet for long periods of time			✓ ✓	✓ ✓					✓		✓	

Education Requirements

Education	Admin Assistant	Branch Consumer Banking Rep. (Platform)	Branch Sales & Service Rep. (Universal)	Branch Customer Service Rep. (Teller)	Call Center Representative	Claims Processor	Collector	Consumer Lending Processor	Data Entry Clerk *	Data Processor	Lock Box Clerk	Proof Operator *
- High School/GED	✓	✓	✓	✓	✓	✓	✓	✓		✓		
- Post Secondary Degree preferred	✓				✓							
- Equivalent exp.	✓	✓	✓	✓	✓					✓		

**Baseline keystroke performance requirement within a specified period of time.*

Terminations

Involuntary/Voluntary Reasons for Termination
Resign without notice
Career opportunity/change
Attendance (absenteeism, tardiness, failure to report for work)
Violation of Policy/not following procedures
Performance
Misconduct
Lack of Advancement
Prefer full time work
Dissatisfied with Work; Environment; Unresolved issues
Personal
Relocation
Left for Higher Pay
Dependent/House Care issues

Hiring Process Selection Criteria (e.g. Drug Testing, Fingerprinting, Credit Check, etc.)

- 1) Pre-employment skills assessment
- 2) Interview with recruiter and hiring manager
- 3) Background Check (criminal and Social Security verification)
- 4) Drug test
- 5) Fingerprinting
- 6) PI – Profile used for leadership, outgoingness, patience, analytical abilities. Look at against position profile. Used as merely a Guideline for compatibility of position.
- 7) Pre-employment assessments done at interview.
- 8) Additional leadership and sales effectiveness added for management or sales positions.