

Virtual Teller

Hours:	Varied
Location:	7 th Street
Application URL	https://www.securitybankkc.com/the-leaf/careers
Job Description:	<p>If you are looking for a challenging and rewarding career, we'd like you to join our Security Bank of Kansas City team! Our banking professionals receive paid training and ongoing education, opportunities for growth and advancement, great benefits, and use the latest in technology to help make the experience at Security Bank of Kansas City a pleasant one for our staff as well as our customers!</p> <p>Job Requirements:</p> <p><i>A <u>Virtual Teller</u> is responsible for delivering excellent service to our valued bank customers, works efficiently, possesses a friendly and outgoing personality, works as a team player, helps solve problems and strives for accuracy. Employees in this position support and service to new and existing Security Bank of Kansas City customers using online interactions, and ensure that the virtual channel delivers consistent, prompt, and professional customer experience while focusing on building and enhancing customer relationships to foster long-term relationships.</i></p> <ul style="list-style-type: none">• Understands and applies operational policies and procedures that evolve as customer behaviors change and the channel grows.• Understands the consumer lending process as it relates to cross-sell opportunities, loan products and interest rates.• Properly identifies customers on every interaction using established guidelines and procedures.• Provides accurate account information using account security procedures.• Recognizes account flags such as: holds, delinquent loans and screen messages before interacting with a customer.• Recognizes inconsistencies regarding checks being deposited and account activity.• Understands check hold processes and procedures.• Must be customer-focused and able to convey information in an enthusiastic and positive manner.• Greets customers enthusiastically, provide quality customer service and constantly look for ways to exceed their expectations.• Communicates and articulate clearly and concisely with customers thru ITM online interface.• Processes cash/check transactions, including deposits, withdrawals, loan payments and transfers from one account to another.• Balances cash drawers virtually with ITM software throughout the day and at the end of each shift.• Performs financial transactions in an efficient and precise manner.• Supports individual and enterprise goals as determined by management.• Utilizes system software provided including ITM and Online Banking software.• Promotes honest and open communication throughout the organization.• Demonstrates behaviors that are consistent with the bank's philosophies, objectives, and leadership characteristics.• Works with other departments to ensure the workflow or process is providing the best service to the customer.• Maintains a strong working knowledge of consumer/business banking products and services to confidently consult with customers.• Enthusiastically educates customers on emerging bank technology to include mobile banking and deposits, Online banking, Online Bill Pay, ATM/ITM depository functionality, debit and credit cards, E-statements etc.• Provides friendly greeting to customers online or over the phone.• Efficiently and accurately processes basic transactions (deposits, withdrawals, check cashing, payments, etc.) while safeguarding against fraud.• Maintains complete and accurate records of all transactions and keeps cash drawer secure and in balance.• Follows all applicable policies, procedures, regulatory rules, and guidelines. Stays up to date with changes.• Researches and politely assists with customer inquiries, provides account statements, assists with check orders, accepts change of address requests, and performs other customer-oriented functions with the intent of enhancing customer retention and exploring additional sales opportunities.

	<ul style="list-style-type: none"> • Able to identify correct product types through needs-based questioning to sell products/services or make referrals to other departments, bank affiliates/partners to build and deepen customer relationships. • Proactively seeks ways to expand customer relationships to meet or exceed individual, team and bank goals. • Ensures all disclosures, audit standards, security policies and procedures are followed in accordance with Bank policy and Federal regulations. • Assists with the training of new employees and provide continuing training for current employees. • Meets job expectations outlined by Retail Management in the position's Performance Matrix. The expectations are reviewed annually by Retail Management and are subject to change. • Performs other duties as assigned.
Qualifications:	<ul style="list-style-type: none"> • Knowledge, skill, and mental development equivalent to the completion of a high school education is required. • Minimum 1 year banking and previous teller experience preferred. • Excellent English verbal and written communication skills as evidenced by the ability to interact face-to-face, using electronic media and over the phone with customers and co-workers in a clear, confident, friendly, and polite manner using proper grammar and spelling. This includes the ability to read cursive handwriting in English. • Demonstrates the ability to use tact and diplomacy and present a "professional" personal appearance (including body language, tone of voice, hygiene, and attire). • Comfortable using office technology tools (e.g., computer, internet browser and other similar applications). • In addition to possessing the skills necessary to perform the job, the employee must be willing and able to demonstrate these skills by coming to work daily, as scheduled.
Other Information:	Statements included in this job description are intended to describe the general nature and level of work performed by the employee(s) assigned to this job. The statements are not intended to be construed as an exhaustive list of responsibilities, duties and skills required.
Equipment Requirements:	<ul style="list-style-type: none"> • Multi-Line Phone Telephone System • Voice Mail System • Personal Computer/Monitor • 10-Key Calculator • Copy Machine • Pneumatic Tube System (including operation of microphone) • Coin Machine (if applicable) • Automatic Currency Counter • Currency Recycler (if applicable) • Multi-Drawer File Cabinet • Multi-Shelf Cabinet • Automatic Teller Machine (ATM) • Teller Capture Scanner
Software Requirements:	<ul style="list-style-type: none"> • Word Processing: Beginner Skills
Physical Requirements:	<ul style="list-style-type: none"> • Moving Objects Weighing 15 Lbs. • Sitting 20% of the Day • Standing 60% of the Day • Walking 20% of the Day • Removing Objects from Shelves • Dexterity/Coordination • Reading Material/PC Monitor • Writing/Typing • Speaking/Communicating • Listening/Hearing • Ability to Perform Repetitive Hand Movements (e.g., when performing data entry) • Ability to Travel to Various Worksite Locations and Departments

Accommodations will be made to allow for meeting requirements when it does not place an "undue hardship" on Security Bank of Kansas City.

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Security Bank of Kansas City is an Equal Opportunity/Affirmative Action employer.