



POSITION DESCRIPTION

Functional Title: Telephone Customer Service Rep

Effective: October 2013

Reports to: Call Center Supervisor

Officer Title: N/A

Direct Reports to this Position: N/A

Exemption Status Based on FLSA: See Leveling Matrix

Summary of Job Responsibilities:

Maintains awareness, understanding and compliance with Guaranty Bank and Trust's "Code of Ethics", internal policies and procedures, laws and regulations, that are appropriate for his/her position.

Efficiently and effectively answers customer service inbound calls in a professional and courteous manner.

Essential Duties: *Employees are held accountable for all duties of the job. Individuals must be able to perform these duties with or without reasonable accommodations.*

- 1) Demonstrates core values and guiding principles as outlined in the Bank's identity statement.
- 2) Ensures all activities and work functions meet compliance requirements as defined in company policies and procedures and state/federal laws and regulations.
- 3) Adheres to service level goals (service level, re-queued calls and hold time).
- 4) Supports all Retail Banking sales efforts.
- 5) Follows the Call Center High Performance Checking (HPC) Process.
- 6) Answers customer service calls in a professional and courteous manner including proper greeting, proper identification of concern, building rapport with the customer, resolving the customer's concern, and proper closing.
- 7) Resolves customer complaints by investigating problems and providing solutions; makes recommendations and gathers appropriate data.
- 8) Provides Online Banking telephone support.
- 9) Evaluates nature of calls and escalates serious issues as appropriate to management.
- 10) Waives fees and/or service charges within appropriate approval matrix.
- 11) Effectively performs customer requests and/or research to include, but not limited to: stop payments, telephone transfers, balance inquiries, check images, basic adjustments, check orders, etc.
- 12) Answers basic loan inquiries on existing loans for customers and refers more complex transactions to Loan Operations or the Lender for processing/handling.
- 13) Answers confidential inquiries relating to customer account activity.
- 14) Other duties as assigned.

Required Qualifications [Knowledge (Education), Skills and Abilities (KSAs)]:

- High school education or equivalent.
- Pleasant and professional voice with the ability to clearly enunciate.
- Ability to speak and type on the phone at the same time.
- Strong communication skills.
- Knowledge of bank products and services.
- Ability to adapt to a rapidly changing environment.
- Displays compassion and courtesy when working with all clients.
- Creatively resolve problems and effectively use resources

Preferred Qualifications:

- See Leveling Matrix
- English/Spanish Bilingual preferred.

Types of Decisions: This position is empowered to assist customers to a delightful solution and escalate complex issues to the appropriate manager.

Consequences of Errors: Mishandling customer contact can affect the bank both financially and in loss of reputation. There is the potential for significant monetary impact through actual dollar losses from errors and potential loss of customers.

Contact with Others: Extensive telephone contact with customers, e-mail or phone contact with branch staff members and other employees within the bank.

Physical Requirements: The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

- Ability to sit for 6 – 7 hours at a time wearing a headset.
- Ability to spend long periods of time looking at a computer screen.
- Ability to operate standard office equipment including PC and phones.
- Ability to handle back to back call volumes with limited breaks.
- Ability to handle stress related to high call volume and customer interaction.

The above statements are intended to describe the general nature and level of work being performed. This job description should not be construed to imply that these requirements (job responsibilities and KSAs) are the exclusive standards of the position. Incumbents may be required to follow other instructions, and to perform other duties, and obtain other KSAs that may be required of the position.

Leveling Matrix

	TCSR 1	TCSR 2	TCSR 3 (Senior)
Grade			
EEO Classification			
FSLA Code	Non-Exempt	Non-Exempt	Non-Exempt
Required Experience	0-2 years Telephone Customer Service experience	2-4 years Telephone Customer Service Experience	Minimum 4 years Telephone Customer Service experience
Preferred Experience			Knowledge of bank regulations
Directing Others	NA	Answers basic questions of less skilled workers or may be "shadowed" by less experienced Telephone Customer Service Representatives	<ul style="list-style-type: none"> • Assigns tasks; trains new hires; answers difficult questions • Oversees daily functions and tasks Prepares and processes reports • Provides input into performance appraisal process
Knowledge	Basic general knowledge of assigned function;	Thorough knowledge of assigned functions; strong interpersonal skills, good research skills, good problem resolution skills	Comprehensive to expert level of knowledge of assigned function; exceptional technical and interpersonal skills, strong research and problem resolution skills, can handle complex customer service issues