



**Job Title:** Client Services Representative

**Department:** Deposit Operations

**Reports To:** Client Services Supervisor

**FLSA Status:** Exempt/Full-time

### **POSITION OVERVIEW:**

Under general supervision, this position is responsible for providing exceptional client service while performing a wide variety of tasks, including opening new deposit accounts, customary teller functions, assisting clients with questions, changes, or concerns regarding new or existing accounts via phone, electronic mail or in person. This individual will also assist clients with questions, changes, or concerns regarding account analysis, online and mobile banking and remote deposit services.

### **RESPONSIBILITIES:**

- Represents the Bank in a courteous and professional manner. Provides prompt, efficient and accurate service in processing requests and transactions.
- Answers telephones and e-mail and handles client inquiries or directs them to the appropriate bank personnel according to their needs.
- Communicates effectively with Relationship Managers and maintains open communication about clients' needs, services, and concerns.
- Opens a variety of business and consumer accounts.
- Actively cross-sells a broad range of services both to new and existing clients.
- Performs teller functions, such as processing deposits, withdrawals, loan payments, stop payments, selling cashier's checks and processing account holds.
- Reviews and distributes a variety of reports related to banking transactions.
- Resolves a variety of client inquiries; maintain contact with client through telephone or written communication, as required.
- Process Debit/ATM card orders and related fraud alerts/return procedures.
- Process documents pertaining to incoming and outgoing wires.
- Determines clients' online and cash management needs by explaining various banking services offered; process applications related to cash management, online banking, and merchant services.
- Monitors and resolves activities and inquiries in Bank's general email inbox and online banking chat platform.
- Perform related duties, as assigned, or as the situation dictates.



## **REQUIREMENTS:**

- High level of client service and interpersonal skills to communicate effectively throughout the Bank and to represent the Bank positively to current and potential clients.
- Thorough knowledge of all Bank deposit products and services.
- Ability to operate an information terminal and other standard office equipment, including knowledge of Microsoft Office programs.
- Ability to gather, arrange, compile, interpret, analyze, summarize and evaluate information and data to formulate conclusions and recommended actions.
- Ability to multi-task between different stages of a cash management package (approval, set-up, install and training, etc.).
- Comply with all requirements, policies and procedures of the Bank Secrecy Act (BSA) and attend all mandatory BSA training as needed for this position.
- Complete all required compliance and regulatory training, not limited to BSA.
- Experience in a cross-sell environment.
- Experience in Banking and Cash Management Services preferred

## **BANK OF SAN FRANCISCO: THE MODERN COMMUNITY BANK**

Established in 2005, Bank of San Francisco serves the banking needs of Bay Area businesses and nonprofits as well as individuals and families who value personalized service complemented by the convenience of technology. From our location in downtown San Francisco, we serve clients throughout the Bay Area and beyond. Some key differentiators include:

- **Technology-Driven Community Banking** – Bank of San Francisco embraces the best elements of traditional community banking, e.g., personalized service, local decision-making and clients’ access to senior management. At the same time, we have made strategic use of powerful technologies to create client convenience (through mobile banking, remote deposit, treasury management, online banking and access to a worldwide ATM network) and to enhance workforce mobility and efficiency.
- **Innovations in Banking** – Bank of San Francisco has demonstrated the willingness, capacity and resources to develop new products and programs tailored to market conditions.
- **Strong Bay Area Loan Portfolio** – The Bank has a proven track record of maintaining a healthy loan portfolio, even during the most challenging economic times. Our non-performing assets/total assets ratio has consistently been well below 1%.
- **Focused Areas of Specialization** – The Bank has developed specializations in such industries as health care practices, technology firms, political campaign service providers, law firms and fiduciaries, as well as nonprofits. With our deep understanding and tailored services, we are establishing a strong reputation as a “go to” bank serving Bay Area companies and nonprofits.



- Truly Local – We are a Bay Area success story, investing in the community, for the long haul. The majority of our owners live in the Bay Area communities that we serve, and approximately 20% of our ownership is by current and past employees and directors. We are proud of our local deposit base, which we use to make loans to local businesses, nonprofits and families.
- Executive Team Working with a New Generation of Bankers – The Bank’s experienced executive team has built an entrepreneurial culture that is keenly focused on clients, the use of technology and execution of the Bank’s strategy. The entrepreneurial culture is perpetuated through such modern management practices as the conversion to a paperless environment and the adoption of a flat organization and an open culture that fosters collaboration and cross-training of a new generation of bankers.
- History of Strong and Consistent Profitability – Even during the most challenging economic times since the Great Depression, the Bank has maintained strong margins and profitability relative to our peers.

*Employee must assure 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 Systems Security Policies.*

*The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed, as an exhaustive list of all responsibilities, duties and skills required of personnel so classified. Further, they do not establish a contract for employment and are subject to change at the discretion of the employer. Qualified applicants with criminal histories will be considered for the position in a manner consistent with the Fair Chance Ordinance.*