

Position Description

Customer Operations Specialist



Our purpose

Our long-term aspirations are to develop more long-term value-based relationships with our customers, and for our people to grow and develop so that they are better off working at the Co-operative.

Our values

Our values represent who we are, how we think, and how we behave to bring these to life every day. You'll demonstrate behaviours that define our core values and support an inclusive culture with a strong teamwork spirit.



About the team

The Customer Operations division of Customer Banking is responsible for supporting customer facing activity, undertaking centralised administration, verification of compliance to various legislative obligations and support of other areas that fall within Customer Operations' areas of responsibility.

Purpose of this position

The role of the Operations Specialist involves:

- First level support to Co-operative Bank business units including branches and Te Waka, problem solving, customer incident risk assessment, exception decisioning within delegation and low level outage management to the branch network and Te Waka; whilst encouraging self-reliance.
- Processing, reviewing, decision making and administrative support for centralised functions.
- Meeting responsibilities while continuously looking at ways to improve operational processes and increase efficiency.

Position reports to: Manager Customer Operations

Challenges and opportunities of this role

- Keeping on top of the high daily flow of queries and ensuring these are addressed within expected timeframes and correctly prioritised.
- Maintaining sufficient knowledge of products, systems, criteria and policy for most of the products and processes offered by the bank (excluding lending and insurances).
- Staying abreast of AML, AEOI and FATCA obligations.
- Managing competing work priorities each of which may be urgent in their own right.
- Resolving difficult cases.

How you will contribute:

What you'll do	Success will mean
Provide support to Frontline and Te Waka	
<ul style="list-style-type: none"> Provides timely and appropriate advice and support to frontline and Te Waka staff by acting as the first point of reference for queries and problem resolution. Manages low level outages by notifying affected parties and ensuring resolution. Assesses the risk following customer incidents and completes the necessary actions to protect our staff. 	<ul style="list-style-type: none"> Resolution is achieved by providing advice, making decisions within delegation or making a recommendation to the appropriate person. Risks are carefully considered and managed. Underlying causes of issues are identified. Where necessary criteria guidance or system changes are recommended to permanently resolve issues.
Provide exception decisioning	
<ul style="list-style-type: none"> Exception decisioning where delegated for AML identification, address verification and source of wealth/funds, 'putting it right' compensation decisions, and fee exemptions. Review, and follow up as needed, exceptions reported through control reports 	<ul style="list-style-type: none"> Exception decisions made within the Bank's risk appetite and delegation. Non-compliance is reported. Common requests are identified and addressed through extending delegations or updating process/criteria.
Trusts, Small Business Banking & Power of Attorneys	
<ul style="list-style-type: none"> Processing and approving new SBB and Family Trust accounts Reviewing, approving & loading POA documents Making recommendations and decisions while using sound judgment 	<ul style="list-style-type: none"> Processing applications within SLAs Positive customer experience Risks are carefully considered and managed and the Bank complies with AML obligations
Bankswitch	
<ul style="list-style-type: none"> Facilitate the switching of new and existing customers to and from the Co-operative Bank. Liaise with other Bankswitch teams at other banks and DD initiators to ensure the smooth switching of customers and maintain friendly and co-operative relationships. 	<ul style="list-style-type: none"> Meets the Bank's obligation to provide switch to and from other banks of customer's banking. Enables customers to switch full banking to Co-op Bank without any effort or risk.
Centralised Operational Functions	

What you'll do	Success will mean
<p>Undertake administration and support of centralised or specialised work assigned to Operations. These may include all or some of the following:</p> <ul style="list-style-type: none"> • Meeting Government agency requests for information • Completing deceased estate account finalisation and closures • Facilitating GNA tracing • Property support including monitoring camera system and mail • Resident Withhold Tax summaries • Complete reviews of customers where FATCA and AEOI indicia are triggered. 	<ul style="list-style-type: none"> • Meet the Bank's obligation to complete these tasks in timely and compliant manner • Ensure our AML obligations are met and accounts are opened in accordance with our operating criteria and risk appetite • Camera system is functioning correctly, images promptly provided when needed. • Property functions managed within a timely manner and arrangements are smooth. • Ensure exceptions are appropriate and within delegations and non-compliance reported. • The Bank complies with FATCA and AEOI reporting obligations.
Lending Operations Support	
<p>At times, the Customer Banking Operations teams works collectively across teams to help support frontline needs and demand. Where required, you will provide support with:</p> <ul style="list-style-type: none"> • Problem solving, making decisions and supporting resolutions relating to general lending operations errors and use. • Lending functions e.g ERR calculations, centralised updates and assurance checks. • Supporting other Customer Banking teams as needed. 	<ul style="list-style-type: none"> • Functions completed/support provided in a timely manner using sound judgment and within delegation. • Accurate and timely completion of reports. Providing insight into trends.
Healthy and safe work environments	
<p>Follow all health and safety policies, standards, emergency procedures and plans.</p> <p>Participate in health and safety activities, training and meetings as required.</p> <p>Reports hazards, near misses, injuries, incidents, and ideas for continuous improvement.</p> <p>Cease work if an unsafe situation arises and seek assistance.</p>	<ul style="list-style-type: none"> • Having healthy and safe ways of working. • All workers feel empowered to and aware of opportunities to participate in health and safety activities. • Our people can easily report hazards, near misses, injuries, incidents, and ideas for continuous improvement. • Workers stop work if they feel unsafe and connect with their people leader or other workers for assistance.

Decision making and responsibilities

a) Decisions and/or financial accountabilities:

- Approval of new SBB, Family Trust and Power of Attorney applications.
- Finalisation of Deceased Estates within approved criteria.
- Exception decisioning for AML, putting it right decisions, fee waivers.

b) Actions and decisions that are recommended to a higher level of management for approval:

- Customer closure recommendations other than deceased estates within approved criteria.
- Changes to business processes within role.
- Anything not covered in the personal delegation assigned to this role.

Qualifications and experience

- Strong operational knowledge of Banking policy, processes and systems
- Experience in an anti-money laundering/compliance role would be an advantage but is not a necessity
- Experience in a customer service/administration environment.

Skills and attributes

Technical Skills

- Strong problem solving skills and the ability to think on your feet.
- Experience in Microsoft Office Suite.
- Quality of work – produces work and provides services of a high standard on a consistent basis and applies the appropriate technical, professional or specialist knowledge.
- Communication – uses interpersonal skills (including listening skills) to achieve effective two-way information exchange, including writing clearly, concisely and with the appropriate tone.

Personality Attributes

- Adaptability to change – responds positively to change, often at short notice.
- Self-Management – has a structured and pro-active “can do” approach and plans, organises and prioritises work effectively to achieve required outputs.
- Judgement – knows when to escalate issues.
- Teamwork – shares own knowledge and contributes to the achievements of teams.

Leadership Skills

You will be expected to demonstrate behaviours from our Leadership skills framework through your actions, the way you work and how you work with others.