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WELCOME TO THE BANK THAT SAYS Go for it

Job Title:	Operations Officer, Reconciliation and Settlement	Reports to:	Manager Telco, Reconciliation and Settlement
Unit:	Digital Operations	Department:	LOOP DFS
Grade:	Band 3	Date:	
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement
The Operations Officer, Reconciliation and Settlement role is responsible for the provision of Customer Operations Support to the Customer facing teams by providing operational assistance, analysis and solutions to customer issues escalated by the Customer Facing Teams as per the documented procedures. The role applies to issue analysis, investigation and resolution processes to provide resolution to customer issues while seeking to proactively and continuously improve support to the Digital Business' internal and external customers. The incumbent will proactively identify systemic issues that need to be resolved to prevent future customer concerns He/she will work regular, full-time hours. He/she may also be called upon to handle double shifts on rotational basis, given the demand from Business to extend service hours to 8 p.m. on weekdays and Saturdays.

Key Accountabilities (Duties and Responsibilities)		
Perspective	**% Weighting** *(to add up to 100%)*	**Output**

Financial	40%	**Issue Resolution**
		   o Responsible for analysis, investigation, and timely resolution of customer issues and queries escalated to the Customer Support Operation Unit on a daily basis as assigned by the Team Leader and as per pre-defined SLAs and Quality Standards.
		Outcome
		  ✓ Minimize Reputational and Operational risks and losses
		  ✓ Minimize cost to serve

		✓ Maximize customer retention

Internal business processes	10%	✓ **Process Optimization and Problem Management:**
		    o Monitor insights from the issue resolution activities and make recommendations based on gap and trend analysis that may directly or indirectly impact the Business, and escalate /suggest possible recommendation that will remedy the issue/optimize the processes
		    o Proactively identify opportunities to reduce contacts, improve customer experience, and lower costs
		    o Develop, implement and validate UAT scripts and results for new projects.
		✓ **Quality and Risk Management**
		    o Exception management tasks involving decision making in ambiguous situations

Customer	30%	✓ **New Project Operations Champion**
		    o Represent the Operations Team in the squads involved in new product development, UAT development, testing and pilot and management post launch, in order to ensure that all Operational and Functional requirements are considered, built, and tested before launch to ensure optimization of processes and minimize operational risk and costs.
		✓ **Customer Obsessed:**
		    o Relentlessly advocate for the excellent customer experience standards by challenging the status quo and providing feedback to all stakeholders
		    o Adherence to Customer Experience and SLA standards
		    o Engage Customer Support Operations and Tech Teams to close all tickets related to customer queries and problems.

Learning and growth	20%	o **Personal Growth and Development**
		    o Maintain professional and technical knowledge by attending educational workshops; reviewing professional publications; establishing personal networks; benchmarking state-of-the-art practices; participating in professional societies.
		o **Team Work**
		    o Contribute to team effort by accomplishing related results as needed.

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Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	N/A
Indirect Reports	N/A

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal	External
✓ Quality Assurance Team ✓ Operations Team ✓ Business Performance Team ✓ Customer Experience Team ✓ Business and Product Teams ✓ Head of Operations ✓ COO, Digital Business	✓ Strategic Partners ✓ Service Providers

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make
(Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.
• Make issue resolution decisions on a day to day basis based on outcome of analysis and investigations • Prioritization: Prioritize issues for resolution based on impact on CEX and/or escalate and liaise with Team Leader for risk management purposes • Exception Management: Determine whether to resolve an issue, escalate it to the Team Leader or to the Partners, Technology and Customer Experience Teams • Propose changes by identifying the strengths and weaknesses of alternative solutions, conclusions or approaches to issue resolution and change activities. • Considering the relative costs and benefits of potential actions to choose the most appropriate one. • Recommending the appropriate procedures and resolution steps and digitization opportunities required to provide specific long-term solutions to persistent issues. • Accuracy of issue resolution outcomes to optimize Customer Experience and Quality Standards. • Risk monitoring- to ensure any suspicious activity is immediately reported including fraud and anti-money laundering

Work cycle and impact: time horizon and nature of impact (Planning)
(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1month – 3 months, 3-6 months, 6-12 months, above 1 year)

Long Term Planning: > 3 Months

- Customer Support Operations Process enhancement recommendations
- Development of new product/ partner process and implementation
- Career development initiatives

Short Term Planning: < 3 Months

- Analysis and resolution of customer issues, exception management
- Development of testing scripts for Customer Support Operation function for new projects
- Resource allocation and management of work volumes.

Ideal Job Specifications

Academic:

- o University Degree – Upper second /GPA 3.0.
- o Working knowledge of MS Office programs.

Desired work experience:

- o At least 2 years banking experience preferably in highly automated environment
- o Data Analytical skills in excel, python or SQL
- o Ability to work in a highly automated environment.
- o Experience in a banking or financial services operations role is an added advantage

Ideal Job competencies

Technical Competencies
- Quality Focus, General Consulting Skills, Project Management, Process Improvement, Client Relationships, Reporting Skills, Networking Knowledge, Networking Standards, Technical Zeal, Job Knowledge   - Advanced analytic background.   - Problem solving skills and attention to details.   - An eye for detail and data accuracy skills.   - Statistical knowledge on averages, trend, outliers, charting, etc. would be an advantage.   - Ability to work overtime when needed.   - Competence development to optimize own productivity.   - Proven experience in an analytical role in a manner that consistently attains established standards in a highly automated environment.   - Quality orientation to effectively perform activities/tasks in a manner that consistently produces high quality of service.   - Knowledge and effective application of all relevant banking policies, processes, procedures and internal control guidelines to consistently achieve required compliance standards or benchmarks.

Behavioural Competencies
- Possesses excellent written and oral communication skills.   - Ability to deliver results by influencing team members.   - Interpersonal skills to effectively communicate with and manage stakeholders' expectations both internal and external.   - Self-empowerment to enable development of open communication, teamwork and trust that are needed to support true performance and customer-service oriented culture.