



Position: **Relationship Officer – Cash Management Products**

Department: **Cash Management**

Position Location: **Head Office**

Reports to: **Manager-Cash Management**

No. of Vacancies: **One (1)**

Purpose of the Role

To proactively sell Transactional banking products and solutions to customers, providing sales and service support to grow the client base and achieve revenue targets of the unit.

KEY DUTIES AND RESPONSIBILITIES:

1. Revenue Generation

- Achieve set revenue targets for Transactional banking products
- Recruit new clients onto the transactional banking products base.
- Oversee the tracking and proper allocation of revenues to the unit.

2. Business Growth

- Drive the overall customer onboarding process for New to Bank & New to Product customers within the assigned portfolio
- Organize sales programs to both staff and customers for growth and product penetration of the portfolio, identify new business opportunities and cross sell other key banking products
- Support with the launching of new initiatives, products, developing enhancements and new product concepts
- Maintain a proficient knowledge of products, services and capabilities

across the bank to ensure relevant and informed client conversations.

- Assist in steering new business acquisition to keep pace with the market growth
- Generate and improve the profitability of customer relationships as per agreed parameters
- Identify new business opportunities and cross sell other key banking products in Personal Banking, Institutional Banking , Treasury, SME and Corporate Banking

3. Service Delivery (Client Focus)

- Manage and retain key client relationships and focus on building strategic relationships with key decision-makers.
- Have an in-depth understanding of the Bank's transactional products' features, pricing, benefits and positioning.
- Compliance with customer TATs, internal SLAs and minimizing rejection rate of customer transactions through appropriate training to customers
- Ensure that client information is updated in all the relevant information systems, and when out-dated, liaise with clients to gather the new information

4. Risk, Compliance (Internal Processes) and General Administrative duties

- Coordinating the management of incident reports, Risk Control Self Assessments and any technical changes in the customer service environment
- Participates in the implementation and adoption (Within cash management Unit) of all Compliance, Anti-Money Laundering and Sanctions related requirements contained in policies, procedures and processes.
- Prepare and maintain appropriate reports on client portfolio and business performance reports as per business standards

5. Brand and Culture

- Assist in training of the bank's staff on TB services to equip them with adequate TB product knowledge.
- Represent NC Bank at sales forums and customer events.
- Promote the NC Bank brand by living true to the Trail Blaze Culture and revamped values
- Ensure to live the NC Bank Trail Blaze culture while carrying out duties

JOB SPECIFICATIONS

Academic Qualifications:

- University Degree in the following: Economics, Commerce, Business Administration or any business related course.

SKILLS REQUIRED

Technical skills

- Analytical skills: keen on detail and able to conceptualize financial investment proposals and provide viable solutions
- Customer Service and support skills.
- Business acquisition skills.
- Operational knowledge of cash management products and product utilization strategies
- Tech Savvy.

PERSONAL ATTRIBUTES

- **Goal driven and Result oriented:** Understands measurement metrics, appreciates being measured and driven to achieve performance targets
- **Personal Ethics:** Must be honest, fair and just with self and others, and demonstrates integrity in work and business contacts.
- **Interpersonal Skills:** fair and firm but able to build working relationships
- **Negotiation skills:** Must be a hard negotiator, with excellent convincing approaches.
- **Communication Skills:** Excellent written and verbal communication skills, report/proposal writing skills and presentation skills.
- **Proactive Initiator:** Must be pro-active, a self-starter and have the ability to anticipate and advice on strengths, weaknesses, opportunities and threats.

*Applications should be emailed to HR@nicgroup.com not later than **May 3rd, 2019**. Only successful candidates will be contacted.*