JOB DESCRIPTION & SPECIFICATIONS.

JOB TITLE	Head Officer Operations and Branch Services
GRADE	
DEPARTMENT	Operations

JOB SUMMARY/ PURPOSE	To ensure smooth and efficient delivery of routine banking services at the bank's head office and branches with focus on creating positive customer experience and satisfaction with the bank's products and service offerings

REPORTING RELATIONSHIPS (attach organogram)			
REPORTING TO:	Head, Operation/COO	**SUBORDINATES**	1. Domestic Operations 2. Treasury Operations 3. Clearing 4. Branch Services 5. Payments and Collections

KEY ACCOUNTABILITIES

- Facilitates the delivery banking services with focus on achieving operational efficiency and ensuring high quality standards
- Plans and coordinates operations and customer service activities and the head office and branches to align with overall bank's strategy
- Reviews the records of head office and branch operations to ensure that returns are adequately and accurately processed, on a timely basis
- Oversees NSF/Exception Item Processing, Wire Origination, ACH Origination, GL/Bancontrol Reconciliation, Certifications, EFT Fraud Reviews, Foreign Item processing, Dormant check handling, Check Adjustments, Returned Items and Large Items etc.
- Manage the bank's IRA portfolio including ensuring proper tax reporting for customer transactions and EOY notices, provide support to banking center staff and act as point of escalation for all IRA issues with focus on ensuring satisfactory or higher IRA audit ratings.
- Liaises with other support functions of the bank (i.e. IT, Admin Services, Brand and Corporate Communications, FINCON and HR) to ensure that branches and Head Office Operations get adequate attention and required level of support, in line with defined Service Level Agreements (SLAs) functions.
- Monitor's to ensure that all "our accounts" are reconciled, promptly approved and signed off on all reconcilement sheets, to ensure that exceptions/open items are promptly liquidated.
- Initiates and supports the development of new banking products and services, in line with changing market demands and the bank's strategy to remain competitive.
- Facilitates the production of MICR Cheques and ensure delivery to Customers within 24 hours for Banjul branches and 72 hours for upcountry branches, with focus on full elimination of Cheque book stock out
- Reviews audit and Inspection reports with unit heads for compliance and non-repeat of comments

- Oversees the processing of centralized loans and other banking activities to ensure due process, accuracy and accountability are followed
- Assists in preparing and implementing long term operational plans to ensure continuity of business operations and efficiency in customer service delivery
- Reviews and monitors to ensure seamless and default free settlement of transactions all money market transactions are processed within 24hours of receipt of valid instruction
- Develops and implements financial back up plans to protect business operations in the event of major crises that could result in huge losses
- Reviews and monitors to ensure that transactions processing within the head office operations branches are in full compliance with the bank's policies and procedures, as well as various applicable regulations and CBG guidelines
- Collaborates with heads of other units to develop best practices for successful banking operations
- Handles the periodic review and update of the bank's operations manual to accommodate policy, business and operational changes.
- Verifies and assures that all daily functions of the Operations Department are performed in a timely, accurate and cost effective manner
- Assists customers on various platforms offered by the Bank, including but not limited to, online and mobile banking, online bill payment, remote and mobile deposit, wire transfers, and debit cards to ensure accuracy and completeness of transactions
- Work with other Bank employees to resolve customer requests and discrepancies related to deposit operations
- Liaises with Admin and procurement to ensure all the necessary facilities and infrastructure required for effective banking operations are available and fully functional in all branches
- Reviews and updates policies and procedures as required for new products and service changes

JOB PERFORMANCE & PERSON REQUIREMENTS

EDUCATIONAL/PROFESSIONAL & WORK EXPERIENCE REQUIREMENTS

- Minimum of Bachelor degree in any business or numerate discipline
- A professional qualification (ACCA)
- Minimum of 8 years relevant work experience in the banking industry, within banking operations experience

JOB KNOWLEDGE & SKILLS	PROFICIENCY LEVEL (1- 5)	GENERIC COMPETENCIES	PROFICIENCY LEVEL (1- 5)
Detailed knowledge of Banking procedures, policy and principles		Strong capacity for leadership and decision making	
Transaction processing and banking operations		Strong written and oral communication ability	

Detailed understanding of operational, credit and treasury risk analysis.		Sound analytical and probing capacity	
Proficiency in use of relevant banking applications		People development and management ability	
Financial analysis and interpretation		Be of high integrity and ethical standards	
Knowledge of banking rules and regulations		Strong planning, control and organizing abilities	
Ability to develop a Banking Operations Manual and to see to its implementation		Result oriented with ability to work under pressure and meet tight deadline	

KEY PERFORMANCE INDICATORS (Indicative)	FINANCIAL DIMENSIONS ( )
e.g. Number of queries from Head Office on incorrect GCB returns	Net revenue
Customer satisfaction	Ratio of operating costs to total income
Quality of customer service	Customer profitability
Customer loyalty	NPLs versus total assets

OTHER JOB REQUIREMENTS (Please tick as appropriate)

PRIMARY WORK LOCATION		WORK CYCLE		TRAVEL REQUIREMENTS	
e.g. Head Office Location		Monday-Friday (8a.m – 5p.m)		None	
Regional Office Locations		Shift Types			
Warehouse/Depot Locations					

PHYSICAL REQUIREMENTS

	None	Moderate	Extensive	TRAVEL OUTSIDE SIERRA LEONE	
Lifting Required?				YES	
Computer Use?				NO	
Other Requirements Not Listed Above					
Developed by:		Approved by:		Last revised by:	

JOB DESCRIPTION & SPECIFICATIONS.

Name:	Name:	Name:
Date:	Date:	Date: