



1st Capital Bank

POSITION DESCRIPTION

Title: Director of Digital Channels

Reports to: Chief Administrative Officer

FLSA Status: Exempt

POSITION SUMMARY

Responsible for strategic direction for sales and marketing of treasury management products/services to existing and prospective clients with relationship managers. Analyze profitability of new business opportunities and achieving fee income and solidifying customer retention efforts by providing a superior level of relationship management and customer service.

Responsible for development and implementation of a strategic roadmap for the Bank's treasury and digital banking products/services, which aligns the Bank's corporate objectives and industry trends to keep it current with advancing technology. The roadmap focus is providing a seamless and exceptional experience for all customers across all digital channels.

Responsible for implementation and ongoing maintenance of treasury and digital banking services/products. Ensure products are properly established in accordance with regulatory risk assessment, policy and procedures.

Oversee, manage, and provide leadership directly to Digital Banking department, and indirectly to the Debit Card, and Central Operations teams, and plan, direct, and organize the activities of the workgroup, and responsible for the development, enhancement and support of the consumer mobile and online banking products and services to include payments and remote deposit capture. Performs all duties and interacts with internal and external customers in a manner aligned with the Core Values.

Lead, participate and collaborate with CAO, and executive management, on various strategic technology projects emphasizing customer service, targeting customer needs, and operational efficiencies.

Ensure appropriate risk framework, governance and monitoring for listed operations to ensure full compliance with regulations and internal policies and procedures.

Ensure appropriate risk framework, governance and monitoring for listed operations to ensure full compliance with regulations and internal policies and procedures.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

Leadership

- Possesses and displays a positive attitude in managing change, working and communicating with others, and leading by adhering to policies, procedures and customer service standards.
- Demonstrates leadership qualities and a drive for success. Mentors, coaches and influences others. Displays a positive attitude, initiative, enthusiasm and proactive behavior.
- Displays excellent communication skills. Communicates to staff on a regular and consistent basis to keep them informed, engaged and encourage teamwork through weekly or bi-weekly meetings.
- Develop a team that handles the majority of routine daily responsibilities in order to focus on performance and goal attainment, and customer growth and retention.

- Maintains professional and ethical image in appearance, communication, and actions as a role model for team, organization, and industry.
- Visionary and influencer of positive change while being a strong ambassador and displaying ownership of the organization.
- Use sound judgement and experience to make decisions to minimize negative customer impact as needed.
- Effectively manages staff through monitoring of reports, coaching, addressing opportunities for improvement, and assisting employees in meeting and exceeding established goals.
- Ensures that organization is aware of the company's treasury services/digital banking products/services by promoting and supporting 1CB strategic plan; works in conjunction with relationship officers to promote the products/services.
- Work closely with service and operational areas of the Bank, third party vendors, etc. providing input to Bank systems designs, modifications, and implementation of treasury management services implementation processes, and day to day client service delivery, as needed and requested.

Customer Experience

- Support, coach and mentor a staff that shows a commitment to the customer experience and contributes to a team atmosphere.
- Ensure appropriate customer service standards and measurements are in place: account opening response goals, email response goals, chat response goals, customer and co-worker survey goals, etc.
- Work with support staff to ensure optimal level processes and appropriate product features and services are in place to provide exceptional experience for online customers.
- Ensure staff upholds established policies, procedures, authentication and other safeguards to protect the customer's privacy, confidentiality, account information, account access and finances.

Growth & Development

- Establish target customers and digital advertising opportunities to reach the target market. Market the organization by bringing awareness to our digital presence with every opportunity.
- Responsible for selling treasury management services/products collaboratively with relationship managers in our targeted markets.
- Stay abreast of competitor and industry-wide treasury and digital solutions and services. Provide recommendations periodically to ensure 1CB is offering competitive, if not superior customer experience. Keep abreast of industry standards, innovation and opportunities. Continues professional development by voluntarily participating in elective courses and webinars.
- Ensure appropriate training is available to digital banking team and retail branch staff to ensure customers are provided efficient and exceptional service.
- Manages customer inquiries, resolving customer problems, and performing routine customer requests. Ensure established email etiquette is utilized at all times.
- Ensure staff schedule maximizes efficiency and ensure service standards are met.
- Perform staff evaluations, corrective action and salary recommendations.
- Other duties as assigned.

QUALIFICATIONS

A combination of education, training and/or work experience, which would substantially demonstrate the following knowledge and abilities would be qualifying:

- Bachelor's Degree; and preferably AAP Certified
- 5+ years of experience leading and motivating teams, including partnering across areas without direct supervisory lines
- 10+ years of banking with 5+ experience in the digital space/treasury management, and a focus on building and development of products/services
- FiServ Premier experience helpful
- Solid understanding of user experience design and design thinking
- A customer-centric mindset and passion for continually improving the end user experience
- Demonstrated ability to operate both strategically and tactically
- An ability to turn business strategy and analysis into user-friendly digital products
- Excellent organization skills and attention to detail
- Proven ability to lead, build relationships, and work effectively in a highly cross-functional organization

SUPERVISORY RESPONSIBILITIES

- This position will have three direct reports with an overall team of 8 or more individuals.
- Maintains staff by recruiting, selecting, orienting and training employees; maintaining a safe and secure work environment; developing personal growth opportunities.
- Accomplish staff results by communicating job expectations; planning, monitoring, and appraising job results; coaching, counseling, and disciplining employees; initiating, coordinating and enforcing systems, policies and procedures.

PHYSICAL DEMANDS

Physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this job, the employee is regularly required to talk or hear. Employee frequently is required to sit. Employee is occasionally required to stand; walk; use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; climb or balance; stoop, kneel or crouch.
- Employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by the job include close vision, distance vision, peripheral vision, depth perception, and the ability to adjust focus.

WORK ENVIRONMENT

Work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this job, the employee is occasionally exposed to the risk of electrical shock.
- Noise level in the work environment is usually moderate.
- Some occasional travel will be required.