



JOB DESCRIPTION & SPECIFICATIONS

JOB TITLE: BUSINESS SUPPORT OFFICER (Level 1) – Integrated Branch

DIVISION: JMMB Bank (Jamaica) Limited

DEPARTMENT: Retail Banking

SECTION/UNIT: Branch Operations

REPORTS DIRECTLY TO: Branch Operations Manager

SCOPE OF JOB:

Ensures the implementation and performance of approved processes for the efficient, accurate, timely and effective execution of business activities undertaken by the Branch. Supports the Bank Frontline on all in-branch non-client facing transactions. Responsible for the daily reconciliation of transactions for all systems. The incumbent is also responsible for obtaining, reviewing and confirming the completeness of KYC information and the quality of the documentation gathered during the client on-boarding process and throughout the duration of the relationship with the Client. The incumbent may from time to time be assigned the direct responsibility for monitoring and managing small loan portfolios (delinquency etc.).

IMMEDIATE REPORTEES: None

MAIN DUTIES & RESPONSIBILITIES

Cash and Vault Management

- Checks to ensure that all the relevant records for daily lodgements (Teller accounts, Receipts, Lodgement books) are accurate and complete.
- Assist the teller line as required

- Has responsibility for the accurate checking and timely posting of daily transactions, ensuring that all the branch's activities are duly captured.
- Supports the Operations team to conduct monthly surprise cash counts, and ensure that teller report(s) and all documents for the unbalanced teller are submitted to Internal Audit within the prescribed timeframe
- Ensures the security of cash, securities, other cash items and documents. Revises related systems and procedures as necessary
- Acts as custodian for the vault.
- Holds combinations and restricts un-authorized access as stipulated by procedural guidelines
- Prepares cash shipment to Bank of America (BOA) and Local Banks and Treasury

Branch Operations

- Advises the Branch Operations Manager, Branch Manager and Head of Operations in the event of breach of policies and procedures.
- Ensures that the assigned Bank Reconciliations are cleared in a timely manner as stipulated by the policies and procedures
- Directly supervises the processing of daily transactions for the Bank's liability and investment accounts on a daily basis. This includes:
 - Checks Input Forms ensuring that transactions are authentic, accurately and completely captured and coded.
 - Liaises with the Accountant/Comptroller in the end-of-day proofs to ensure timely resolution of errors, queries, etc.
 - Prepare lodgements as assigned.
- Ensure all entries on Bank reconciliation received from accounts are promptly corrected.
- Liaise with client and/or Financial Partnership Officer or Financial Partnership Manager regarding transaction processing and portfolio performance. Process roll-overs.
- Review written wire transfer instructions and ascertain method of payment ensuring that stipulated guidelines are followed prior to the authorization and inputting of details in the systems.
- Print daily maturities, forthcoming maturities and maturity rollover reports
- Perform branch closure process in accordance with procedure
- Researches, investigates and responds to client's queries for non-client facing
- Assists other Bank Team Members with the balancing of all transactions in the Branch done by for the day.
- Responsible for Monitoring in branch payables
- Provides Relief for the Teller functions, as assigned

Cheque Management

- Establishes and maintains a Cheque Register accounting for all cheques issued i.e. cancelled cheques, leaves used, etc. on daily basis.
- Prepares and dispatches cheques for authorized signatures in accordance with approved instructions as may be applicable to the transactions
- Manage returned cheques ensuring that the client is notified of the returned items and the relevant charges associated with the transaction.
- Reinvests all cheques not picked up, on a weekly basis.

Maintains existing loan accounts (as assigned) :

- Maintain assigned Loan portfolio
 - Follow up for loan payments
 - Respond to questions from clients, schools, etc
 - Manage past-due portfolio
 - Process transactions and requests
 - Assists with the preparation of required loan documents for clients to sign upon receiving written approval of the credit facility.

Frontline Support and Non-Client Facing Transactions

- Opens new accounts for Financial Partnership Officers (FPOs) and Financial Partnership Managers (FPMs) immediately or at the latest within 24 hours of receiving the relevant documentation.
- Ensures that all documents meet KYC requirements for opening new accounts; in instances where deviations are noted this is brought to the attention of the relevant team members.
- Supports, Officers and any other agents assigned in having their transactions processed in a timely manner
- Processes transactions against Client accounts on the Client's request including but are not limited to, standing orders etc after appropriate verifications have been done.
- Prepares and dispatches transaction and other documentation as per the Client's' requests, (*e.g. Standing Orders Confirmation of balances, Auditor's confirmations, Tax Certificates*).
- Generates the Client's Statement of Accounts, for signature by an authorised signatory, monthly.
- Dispatches documents to relevant third party at Client's request.
 - Prepares all letters regarding his/her/their JMMB account, as requested by Client (*e.g. hypothecation, embassy, Statement of Account, Auditor's confirmations, Tax Certificates*) for the signature of an approved signatory.
 - Generates copy statements for Clients, on their request.
 - Dispatches documents to relevant third party at client's request or as instructed by Branch management

End of Day Processes

- Check off work done by Teller and arranges items for dispatch to Proof Team;
- Checks off teller as assigned ensuring that cash is balanced, receipts are legibly completed and Teller sheets are fully completed. Report differences of \$1,000.00 and over to the Branch Operations Manager and BSOLL.
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Compliance Activities

- Reviews for completeness the completed KYC file, including approval of any change in the client static data.
- Forwards KYC-related documents to the Risk & Compliance Unit for further analysis when appropriate.
- Conducts spot checks on Account and KYC data.
- Prepares and checks off exception reports
- Conducts initial client due diligence checks (i.e., OFAC, Politically Exposed Persons¹ (“PEP”), and adverse searches), maintaining evidence of such checks, and escalates any issues to the Branch Operations Manager, Branch Manager and the Risk & Compliance Unit.
- Maintains vigilance in the normal course of business to identify and escalate unusual or suspicious activity.
- Submits as applicable upon request, periodic reports to the Chief Compliance Officer on the following:
 - new accounts opened in a given period;
 - existing accounts for which additional KYC information is outstanding
 - accounts reactivated from dormancy or closed in a given period.
 - Suspicious Activity Report on Transactions or Accounts.

EDUCATION, TRAINING & WORK EXPERIENCE REQUIRED:

- Tertiary level Diploma, CAPE, or GCE “A” Level in Business, Finance or Economics
- Minimum of two (2) years’ working experience, preferably in a financial institution
- Working knowledge of financial sector instruments, laws, regulations, ethics and professional jargon
- High level of computer literacy, particularly word processing and spreadsheets
- Thorough knowledge and understanding of the T24 Banking System
- Excellent written, oral and non-verbal communications skills.
- High level of interpersonal and relational skills

AUTHORITY:

- Access client accounts
- Reviews and authorize Deal Slips in respect of transactions.
- Reviews and authorizes transactions in system – client data and/or transaction systems per policy guidelines and limits.
- Accesses cash and negotiable instruments under dual custody as per procedure
- Transfers funds based on policy guidelines.
- Updates client accounts and relate balance information to clients per procedure
- Instructs operations and front-line personnel in branch locations on posting of transactions, avoiding and clearing exceptions
- Dispatch Bearers
- Reviews and sign cheques, client documents and contracts on behalf of the Bank, per policy and limits
- Exercises decision-making authority and discretion in the processing of business, for the authorization of withdrawals with uncleared effects and other extraordinary transactions where warranted to be recommended to Branch Manager for approval.

LIAISES WITH: External and Internal contacts absolutely essential for carrying out the duties of this position. (e.g. CONTACT – Bank of Jamaica; FREQUENCY - daily/on-going; REASON - to confirm repurchases for JMMB; HOW – via telephone).

EXTERNALLY	FREQUENCY & HOW	REASON
Clients Contractors/Service Providers	As needed	
INTERNALLY	FREQUENCY & HOW	REASON
Treasury and Investment Divison, Credit and Corporate Banking Divison Entire channel team All other departments	Daily, or as needed. To discuss client transactions or to give an update on progress of transaction processing	

WORKING CONDITIONS:

List both the positive and negative working conditions associated with this job (e.g. *PHYSICAL* - office environment, exposure to dust; *SPECIAL* - frequent travel, being on 24-hour call, numerous critical deadlines).

PHYSICAL	FREQUENCY	% OF TIME
Normal office environment.	Daily	100%

SPECIAL	FREQUENCY	% OF TIME
Intense work flows and requests coming from multiple sources at the same time requiring focus and prioritization	Daily	100%

Prepared by (name):	Signatures:	Date (dd/mm/yy):
Reviewed by Incumbent & Team Leader (names):	Signatures:	Date (dd/mm/yy):
Verified by Human Resources Dept (name):	Signature:	Date (dd/mm/yy):

JOB RATING FACTORS, WEIGHTING & SCORES

1.	Knowledge [Education & Experience, Leadership & Management, Client Care]		
2.	Problem Solving [Complexity, Freedom to act/Creativity]		
3.	Responsibility & Accountability [Authority, Organizational Impact, Scope]		
4.	Work Environment [Effort, Dexterity]		
5.		100%	

CIRCLE the agreed post-Job Evaluation Grade/Level: 1 2 3 4 5 6 7 8 9 10 11 12

TM STM TL HOD STL ETL

Approved by (name):

Signature:

Date (dd/mm/yy):