

# Position Description

## Operations Specialist



The Cooperative Bank

### Our purpose

Our long-term aspirations are to develop more long-term value-based relationships with our customers, and for our people to grow and develop so that they are better off working at the Co-operative.

### Our values

Our values represent who we are, how we think, and how we behave to bring these to life every day. You'll demonstrate behaviours that define our core values and support an inclusive culture with a strong teamwork spirit.



### About the team

Our Customer Banking teams are the frontline in delivering award-winning customer service and banking experiences for our customers across Aotearoa New Zealand. This covers everything from the delivery of our customer experience strategy and fair conduct programme, to our behind-the-scenes customer operations and customer facing network.

These teams are integral to our commitment to delivering excellent customer service across multiple channels, service, products, and banking needs; ensuring our customers are enabled to make financial decisions that are best for them.

Our Tāmaki Makaurau | Auckland Service Centre (ASC) is part of our future customer experience model, bringing to life enhanced specialisation and customer service to deliver better transparency, better accountability and even better financial outcomes.

Three teams work from our Service Centre: the Branch team, the Specialist Operations Team and Inbound Team. These teams work collectively to deliver a positive, seamless experience for customers.

You will be part of a team that brings our customer goals to life, ensuring that customers feel heard, supported, and confident their needs are being met.

## Purpose of this position

You will be working in a team of specialists, dedicated to enhancing the customer experience by supporting customer moments with transparency, care, and efficiency. In this role, you'll complete centralised, specialist processes, including supporting customers to resolve deceased estates, manage trust customers, powers of attorney, mortgage advances and discharges. By fostering a culture of empathy, exceptional service, and clear communication, you'll deliver meaningful outcomes that align with our commitment to putting customers first. Collaboration with customer teams nationwide will ensure seamless and supportive experiences at every step.

Position reports to: Team Leader Customer Operations

## Challenges and opportunities of this role

- Balancing drivers of efficiency, fostering strong team relationships, and leading #1 in customer service by managing workflow simultaneously across multiple processes within the timeframes expected by our customers and SLA's.
- Taking ownership when collaborating with our customers and other bank teams, making sure you are accountable for referrals and delivering a transparent and supportive experience for all parties.
- Supporting a variety of different customers requiring you to actively listen, being empathetic and professional
- Taking a genuine interest in our customers by asking the right questions to identify value-add and retention opportunities and referring these to other frontline teams.
- Supporting people through many major life milestones like wrapping up a loved one's estate remotely will be complex. A key challenge is to deliver a positive experience during a difficult time, regardless of the customer's preferred channel.
- Maintaining sufficient knowledge of products, systems, criteria and policy for most of the products and processes offered by the bank.

## How you will contribute:

What you'll do	Success will mean
<b>Creating Customer Experiences</b>	
<p>Have quality customer conversations, owning the customer experience from start to handover, communicate complex bank processes clearly to customers from all walks of life with varying degrees of financial literacy.</p> <p>Provide professional and timely customer experience and service standards with customer records maintained to required standards.</p> <p>Act in the best interest of the customer by assisting them to make informed decisions relevant to their needs and identifying opportunities where other teams can provide support or add value.</p>	<ul style="list-style-type: none"> <li>• Breaking down complex administration processes by translating bank and legal jargon in language our customers can easily understand.</li> <li>• Connect with customers as you assist them to navigate key life milestones, such as buying or selling a house, appointing a trusted advisor to manage their affairs, protecting and build wealth with a family trust, or resolving the estate of a loved one.</li> <li>• Identify customer needs and future ambitions accurately using active listening, open questioning, and empathy, with referral to other frontline teams when identified.</li> </ul>

What you'll do	Success will mean
<p>Customer feedback is well managed and dealt with in a timely manner.</p> <p>Takes ownership of relationships across teams to put the customer first.</p>	<ul style="list-style-type: none"> <li>• Connect with customers across their preferred digital customer-facing channel within service timeframes and to a professional standard.</li> <li>• Customer interactions are fair, transparent and in good faith without pressure or undue influence.</li> <li>• Timely customer de-escalation and/or complaint management as they arise.</li> <li>• Contributes to #1 in customer service.</li> </ul>
<b>Centralised/specialised processes</b>	
<p>Quality and efficient completion of processes across a variety of complex operational tasks such as:</p> <ul style="list-style-type: none"> <li>○ Security Discharges and lending repayment,</li> <li>○ Home loan payouts,</li> <li>○ Trusts &amp; Power of Attorney onboarding and ongoing management,</li> <li>○ Deceased Estates, including both personal and non-personal entities such as Family Trusts or Companies, including complex scenarios such as a disputed will.</li> </ul> <p>Work together as a team to ensure timely and quality delivery of processes within service levels.</p>	<ul style="list-style-type: none"> <li>• All tasks are processed within a timely, accurate and efficient manner to a high standard.</li> <li>• Complex account scenarios are well-managed to ensure customers are supported through stressful and emotional life events.</li> <li>• Workload is regularly prioritised to ensure that urgent requests are processed within required timeframes. This may involve balancing multiple competing priorities across different tasks.</li> <li>• Continuous delivery of process improvement, automation, relationships and collaboration across teams.</li> </ul>
<b>Products and services</b>	
<p>Obtain required product learning and maintain strong understanding of products and services across the full product suite.</p> <p>Provide accurate information to assist customers by identifying value-add referral opportunity based on product and service needs identified.</p>	<ul style="list-style-type: none"> <li>• Customer conversations build suitable long-term relationships through support and referral to other teams when identified.</li> <li>• Product training and delegations is obtained and maintained to ensure quality delivery of customer experiences and processes.</li> </ul>
<b>Regulatory and Compliance environment</b>	
<p>Build a strong risk culture by meeting the required standards of risk, compliance, and regulatory requirements whilst achieving great customer outcomes.</p> <p>Understand all risks and mitigants when dealing with a customer situation and</p>	<ul style="list-style-type: none"> <li>• Applying judgment to make good risk-based decisions.</li> <li>• Processes are completed compliantly, with correct documentation that meets the bank's regulatory and process requirements.</li> <li>• Maintaining a good level of understanding of regulation relating to processes including the Administration Act, CCCFA and AML/CFT.</li> </ul>

What you'll do	Success will mean
<p>making decisions that protect our customers and the organisation.</p> <p>Customer experiences and support provided meet specific financial services and legislative requirements.</p>	<ul style="list-style-type: none"> <li>• Maintaining conduct and compliance standards by keeping up with learning and information.</li> <li>• Assurance reviews identify desired team standards with no individual issues identified.</li> </ul>
<b>Healthy and safe work environments</b>	
<p>Follow all health and safety policies, standards, emergency procedures and plans.</p> <p>Participate in health and safety activities, training and meetings as required.</p> <p>Reports hazards, near misses, injuries, incidents, and ideas for continuous improvement.</p> <p>Cease work if an unsafe situation arises and seek assistance.</p>	<ul style="list-style-type: none"> <li>• Having healthy and safe ways of working.</li> <li>• All workers feel empowered to and aware of opportunities to participate in health and safety activities.</li> <li>• Our people can easily report hazards, near misses, injuries, incidents, and ideas for continuous improvement.</li> <li>• Workers stop work if they feel unsafe and connect with their people leader or other workers for assistance.</li> </ul>

## Decision making and responsibilities

### a) Decisions and/or financial accountabilities:

- Assigned individual delegated authorities in accordance with the requirements of the role.

### b) Actions and decisions that are recommended to a higher level of management for approval:

- Exception approvals for processes that don't meet the standard criteria.
- Financial decisions outside of individual delegation
- This role is not responsible for providing regulated financial advice to customers.

## Qualifications and experience

- Banking and/or financial services and lending experience is required.
- At least 2 years' experience in a frontline customer service or retail position is desired.
- Experience working with legal processes is desired.
- Secondary education with passes in English and Maths (at NCEA Level 3) is desired.
- Relevant financial services qualifications is an advantage.

## Skills and attributes

### Technical Skills

- Good level of analytical skills to enable effective decision making.
- Customer service skills.
- Verbal, numerical and literacy skills
- Learning ability - able to learn, understand, apply, and retain new information/learning/training.
- Understanding of legal terminology and documentation requirements.
- Confident in connecting with customers through various digital channels including phone, video calls and email.
- Problem solving, critical thinking, good judgment and proactive decision making.
- Computer skills - including email, internet, Microsoft Applications.

### Personality Attributes

- Interpersonal skills: Responsive, helpful, welcoming, pleasant, friendly, approachable, considerate, communicative, socially confident.
- Open and Agile: Flexible, open, adaptable, resilient, continuous improvement mindset.
- Strong work ethic: reliable, consistent, good work ethic, following rules and process. Attention to detail, follow-through, time management, multi-tasking, prioritisation skills.
- Emotional Awareness: Can read a situation, has empathy, can adjust style when delivering difficult messaging.
- Integrity and honesty: Maintaining confidentiality, trustworthy with money, and discretion.
- Values driven: a genuine connection to our values and desire to work in a people and customer first environment.

### Leadership Skills

You will be expected to demonstrate behaviours from our Leadership skills framework through your actions, the way you work and how you work with others.