

MERCHANT SERVICES BUSINESS BANKER

SUMMARY

The position of Merchant Services Business Banker is required to be fully knowledgeable in the Merchant Services field and be focused on Merchant Services, sales and maintaining and expanding the referral sources. The candidate must be knowledgeable of the complete range of banking services for individual customers and small businesses, with the primary focus on Merchant Services. This position is responsible for developing new business relationships through marketing prospects, calling and being active in business functions, promoting business for the Bank by maintaining good customer relations, cross selling Bank products, accounts and financial services. This position is responsible to meet with customers to discuss their financial needs, answer questions and provide recommendations, provide customer service and support on designated accounts while responding to client requests, and referring customers to appropriate staff for new and additional services. The position must maintain compliance within audit, internal controls, security, BSA, and CTR standards.

ESSENTIAL DUTIES

1. Identify and develop key sales opportunities by collaborating with the Bankcard Services Manager, the merchant service vendor and Bank personnel across the Bank's footprint.
2. Target opportunities through personal leads, portfolio analysis, marketing campaigns, internal training programs, relationship management and referrals.
3. Work closely with the Bankcard Services Manager and assist with the Bank's merchant services strategy including revenue and expenses and year-over-year growth.
4. Play an important role in the development and growth of staff through excellent communication skills, both verbal and written.
5. Use cost analysis tools customized to Bank requirements for residual income and subsequent presentation of pricing, product and service offerings to prospective merchant clients. Completes application and boarding documentation, boarding of accounts and coordination of equipment and/or services to clients.
6. Acts as a subject matter expert in products and services and is capable of articulating the product's features, functions and benefits to various audiences, i.e. internal employees, clients and industry contacts.
7. Work with the Sales Director on sales programs to generate new business.
8. Work to achieve specific goals in the assigned sales programs.
9. Source and develop prospects and potential clients and secure business banking services and product sales.
10. Meet with customers or potential customers to discuss personal financial and business banking needs.
11. Answer questions and provide recommendations and business solutions.
12. Cross sell appropriate banking products and services to prospective customers, promoting business for the Bank; referring customers to appropriate staff as needed.
13. Respond timely to customer's requests regarding small business banking products.
14. Follow up on any leads, letters and mailers provided by Branch Manager or Business Development Officer.