

Financial Services - Financial Service Representative

Sector: Financial Services	Occupation: Financial Services Representative	Credential(s): Maximizing credits toward business degree

CareerWise Colorado (CWC) will introduce and support development of these **Career Ready competencies** throughout the apprenticeship (through boot camp, periodic CWC convening's, and training modules delivered by supervisors/coaches over time).

Career Ready Competencies		
Entrepreneurial	Critical thinking and problem solving	<input type="checkbox"/>
	Creativity and innovation	<input type="checkbox"/>
	Inquiry	<input type="checkbox"/>
	Risk taking	<input type="checkbox"/>
Personal	Self-direction	<input type="checkbox"/>
	Adaptability and flexibility	<input type="checkbox"/>
	Self-management	<input type="checkbox"/>
Civic/Interpersonal	Collaboration and teamwork	<input type="checkbox"/>
	Communication	<input type="checkbox"/>
	Global and cultural awareness	<input type="checkbox"/>
	Ethics and integrity	<input type="checkbox"/>
Professional	Core Academic Foundation	<input type="checkbox"/>
	Time management	<input type="checkbox"/>
	Grit and resilience	<input type="checkbox"/>
	Work ethic	<input type="checkbox"/>
	Self-advocacy	<input type="checkbox"/>

Technical Competencies

For each competency, use the letter X to indicate whether each competency can be taught and evaluated on the job.

Number	Technical Competencies of the Occupation Pathway
<input type="checkbox"/> 1	Use the internal procedures of the financial institution to properly document and verify the identity of customers/ members prior to processing all requests and/or providing information.
<input type="checkbox"/> 2	Search files, databases, and/or reference materials to obtain needed information. <ul style="list-style-type: none"> • Access computerized financial information to answer general questions as well as those related to specific accounts, including specific customer information such as, transaction history, balances or coverages, products, and ownership.
Verify the accuracy of financial or transactional data.	
<input type="checkbox"/> 3	Process deposits, withdrawals, transfers, loan payments, negotiable sales, and other transactions via in person, mail in, night drop, phone, online request.
<input type="checkbox"/> 4	Cash checks and pay out money after verifying that signatures are correct, that written and numerical amounts agree, and that accounts have sufficient funds.
<input type="checkbox"/> 5	Proper use of transaction codes in relation to database, customer/ member requests, and procedures.
<input type="checkbox"/> 6	Verify transactions with account holder for accuracy.
<input type="checkbox"/> 7	Operate office equipment such as 10-key calculators, computers, check scanners, coin machines, currency counters, and copy machines to perform calculations, and process/produce documents and negotiables.
<input type="checkbox"/> 8	Operate computers or computerized equipment programmed with Financial Institution software to record, store, and analyze information.
Maintain accurate financial and transaction records.	
<input type="checkbox"/> 9	Balances teller drawer at the end of each shift ensuring cash, checks, or other negotiables are in balance.

<input type="checkbox"/> 10	Maintain files as required including signature cards, logs such as night deposit, mail, negotiables, and safe deposit (others as applicable), processing all transactions related to such files.
<input type="checkbox"/> 11	Prepare trial balances of teller drawer throughout the workday to ensure accuracy.
<input type="checkbox"/> 12	Identify and correct transaction mistakes when debits and credits do not balance.
<input type="checkbox"/> 13	Follow all internal procedures in the event of and out of balance situation.
<input type="checkbox"/> 14	Perform various functions related to account management for assigned accounts, such as recording address changes and purging the records of deceased customers.
<input type="checkbox"/> 15	Run reports from internal databases and programs as needed to ensure transactional accuracy, fulfill customer/member requests, and satisfy management/ departmental requests.
Risk Mitigation/ Regulatory Compliance	
<input type="checkbox"/> 16	Adhere to all State & Federal Regulations and Financial Institution Policies
<input type="checkbox"/> 17	Stay abreast of all internal procedures via resources provided by management.
<input type="checkbox"/> 18	Maintain and follow all internal controls.
<input type="checkbox"/> 19	Examine checks, money orders, and traveler's checks for endorsements and to verify other information, such as dates, Financial Institution names, and identification of the persons receiving payments, negotiability, as well as the legality of the documents.
<input type="checkbox"/> 20	Operate within established operational authority limit, using risk mitigation tools and training as provided, in addition to engaging management for support as needed to prevent the negotiation of fraudulent instruments.
Answer telephones to direct calls or provide information	
<input type="checkbox"/> 21	Answer phones in professional and friendly manner.

<input type="checkbox"/> 22	Perform general office duties, such as filing, answering telephones, and handling routine correspondence as needed.
Assist customers/ members with the disbursement, and transfer of funds.	
<input type="checkbox"/> 23	Issue and verify cashier's checks and money orders.
<input type="checkbox"/> 24	Execute wire transfers of funds.
<input type="checkbox"/> 25	Process forms to create, change, and dispute Automated Clearing House (ACH) transactions on customer/ member accounts.
<input type="checkbox"/> 26	Carry out special services for customers, such as ordering debit cards and checks.
Explain, promote, or sell products or services.	
<input type="checkbox"/> 27	Listen to customer/ member to understand their needs.
<input type="checkbox"/> 28	Maintain knowledge and understanding of products and services, identifying sales referral opportunities.
<input type="checkbox"/> 29	Gain and maintain internal knowledge of departments in relation to products and services for proper distribution of sales referrals.
Provide excellent customer/ member service.	
<input type="checkbox"/> 30	Be courteous and helpful, at all times, maintaining the internal standard for customer service excellence.
<input type="checkbox"/> 31	Models and adheres to high ethical standards.
<input type="checkbox"/> 32	Be discreet in relation to customer/ member information.
<input type="checkbox"/> 33	Maintain accuracy and efficiency in a fast-paced atmosphere.
<input type="checkbox"/> 34	Advise clients or respond to inquiries about financial matters in person or via phone, email, Website, or Internet chat.

<input type="checkbox"/> 35	Maintain accurate account notes of member/customer interactions or transactions that require follow up, recording details of inquiries, complaints, or comments, as well as actions taken.
<input type="checkbox"/> 36	Maintain professionalism in stressful situations, maintaining a respectful demeanor and involving management as needed.
<input type="checkbox"/> 37	Reconcile and maintain negotiable records daily using internal databases and programs. <ul style="list-style-type: none"> • When discrepancies are found, notify management and conduct proper investigation to make corrections. Analyze data to identify trends or relationships among variables.
Identify and resolve discrepancies, errors, and provide information on customer/member accounts.	
<input type="checkbox"/> 38	Restate the problem, collect information, secure explanations, and communicate updates and resolutions as needed to the customer/ member.
<input type="checkbox"/> 39	Work with departmental staff and management as needed to resolve issues.
<input type="checkbox"/> 40	Contact account holders to respond to inquiries or to notify them of claim investigation results or any planned adjustments.
<input type="checkbox"/> 41	Investigate missing checks, payment histories, held funds, returned checks, or other related issues to resolve account discrepancies.
<input type="checkbox"/> 42	Answer questions and advise customers/ member regarding loans and transactions.
<input type="checkbox"/> 43	Maintain vault accuracy via transaction tracking and auditing, including but not limited to: <ul style="list-style-type: none"> • Counting, verifying, and posting armored car deposits & shipments in financial software. • Observing all dual control policies when accessing the vault. • Maintaining appropriate levels of cash within Financial Institution, ordering cash when needed to meet daily needs
Assist in the maintenance, balancing and replenishment of ATMs.	
<input type="checkbox"/> 44	Process ATM deposits.

<input type="checkbox"/> 45	Provide information and adjust accounts when errors occur.
Assist customers/members in the creation of new accounts.	
<input type="checkbox"/> 46	Obtain and process information required for the provision of services, such as opening accounts, adding or removing services, and changing account holders.
<input type="checkbox"/> 47	Answer account holder questions and explain available services, such as deposit accounts, bonds, and securities.
<input type="checkbox"/> 48	Exposure to lending or lending related concepts including but not limited to: <ul style="list-style-type: none"> ● Interviewing of loan applicants, via phone, email, or in person meeting, to obtain personal and financial data to assist in completing applications. ● Discussion of loan information and credit options to clients, such as available loan types, eligibility requirements, loan restrictions, as well as the terms of those services. ● Obtaining and compiling copies of loan applicants' credit histories, corporate financial statements, and other financial information. ● Contacting credit bureaus, employers, and other sources to check applicants' credit and personal references when necessary. ● Assessing the applicant's overall financial situation by reviewing income, assets, debts, expenses, credit reports, or other financial information, set the loan amount, rate, and term accordingly. ● Submitting loan applications with recommendations for underwriting approval. ● Contacting members/customers by mail, telephone, or in person concerning acceptance or rejection of applications. ● Assembling and compiling documents for loan closings, such as title abstracts, insurance forms, loan forms, and tax receipts. ● Review of the loan application, loan agreements, and closing documents to ensure that they are complete and accurate according to policy. ● Filing and maintenance of loan records.
<input type="checkbox"/> 49	Provide credit counseling to customers/members. <ul style="list-style-type: none"> ● Recommend educational materials or resources to clients on matters such as financial planning, budgeting, or credit.