



JOB DESCRIPTION

JOB TITLE: Online and Mobile Banking Officer

DATE: July 16, 2013

DEPARTMENT: Brand Administration

REVIEWED BY: VP, Retail Group Manager

GENERAL SUMMARY:

All positions at Founders Bank & Trust require a high level of commitment to exceptional client service and client relationship development. All Bank employees must be enthusiastic about this commitment and exhibit it at all times. The Online and Mobile Banking Officer is passionate about new technology and passionate about providing an outstanding digital customer experience.

ESSENTIAL FUNCTIONS:

1. Energetically develops a 'raving fans' environment when dealing with internal & external clients.
2. Develops and executes plans for mobile and self service electronic banking methods including: online banking, payment acceptance, smartphone, tablet, mobile commercial banking, ACH fraud protection, and any other related electronic product or service that is later developed.
3. Oversees implementation and management of mobile and self-service electronic methods including project plan, communication and coordination of efforts among multiple departments.
4. Collaborates with other customer delivery channels to ensure a consistent customer experience via both traditional banking methods and electronic banking methods.
5. Subject matter expert on electronic banking. Staying abreast of competition, industry trends, technological advances, and changing customer needs.
6. Analyzes client utilization of Founders Bank & Trust products and services and identifies potential electronic product sales.
7. Stays in touch with customer base and internal business development teams to ensure that the mobile banking products are competitive and that quality service is being provided.
8. Works with internal departments on mobile and electronic product delivery and training.
9. Contributes to the growth in customer adoption and utilization of mobile and self service electronic banking methods.
10. Researches and presents cutting edge technologies to senior management.
11. Maintain relationships with key vendor representatives.
12. Maintains and leverages in-depth knowledge of applicable FB&T products and services.
13. Participates in annual goal setting and establishing objectives for each mobile and electronic product and develops management reports to track growth.
14. Maintains expertise in related regulations and policies to support overall internal and external bank compliance.
15. This list of essential functions is not complete and will be supplemented as necessary.

KNOWLEDGE, SKILLS, AND ABILITIES:

1. Possess strong understanding of electronic and web based services and/or e-commerce processes.
2. Strong technical background.
3. Solid comfort level with mobile and web technology.
4. Excellent organizational skills, managing multiple tasks at once with many interruptions.

This job description reflects the general details of the specific job identified and is not necessarily a complete listing of all the frequent and infrequent essential functions that may be involved in the job.

All employment with Founders Bank & Trust is at-will, which means that the company has the right to terminate employment and compensation at any time and for any reason, as does the employee. Nothing contained herein is intended to create any contractual obligation. No one other than the Board of Directors may make any contrary commitments.



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5. Great attention to accuracy and detail, able to prioritize and utilize effective judgment while working under the pressure of deadlines.
6. Excellent written and verbal communication skills, including the ability to interact professionally with clients and co-workers.
7. Ability to effectively negotiate with vendors and other providers.
8. Advanced computer skills with detailed and extensive experience using Outlook, Word and Excel.
9. Ability to meet attendance requirements; this position is exempt from overtime (exempt).
10. Excellent credit history.

WORK ENVIRONMENT:

A clean office environment consisting of open work areas.

PHYSICAL DEMANDS:

Ability to move about the office effectively. Ability to effectively use all tools and equipment needed. Must be able to lift up to 15 pounds.

MINIMUM POSITION REQUIREMENTS (Education, Experience, and Certification):

1. College degree or equivalent combination of education and experience required.
2. Previous experience managing or supporting digital products.
3. Three to five years in a customer service environment required.
4. Previous banking or financial industry experience strongly preferred.

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