



Example of Universal Banker Job Description

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Our innovative and growing company is looking to fill the role of universal banker. Thank you in advance for taking a look at the list of responsibilities and qualifications. We look forward to reviewing your resume.

Responsibilities for universal banker

- May function in a mentor capacity offering guidance, instruction, and coaching to fellow Tellers or Platform associates as it relates to problem resolution, policy and procedure adherence, and goal achievement
- Complete all functions related to opening and closing accounts, assisting customers with the appropriate selection of accounts, ability to perform research for customer accounts and comply with BSA and CIP requirements
- Take responsibility for branch and individual goals and engage with customers in order to present products and solutions to meet their needs
- Assist customers with choosing the appropriate consumer loan product, take applications, communicate decision to customer, and subsequently close and fund consumer loans
- Complete knowledge of all aspects of the teller line including processing transactions, balancing cash drawer and vault, other basic branch operations functions
- Cross-sell products and services aligning with customer needs
- Operate a teller drawer to serve customers in lobby or drive up
- Onboard customers in accordance with the bank's program
- Receive and process telephone calls for customer service requests and sales in a call center environment
- Provide banking account information and explain product features to customers

Qualifications for universal banker

- Knowledge of federal regulations and bank credit guidelines, usually acquired through related work experience or formal training, is required to ensure compliance of personal banking products and services
- Strong knowledge of small business, mortgages, and lending services a plus
- Proficient using technology -- smartphones, iPad, online banking, remote deposit capture, ATM deposits
- Strong understanding of personal finances and concept of budgeting
- Ability to function in and positively influence in a team environment