

Financial Services Retail Banker Competencies

Required Competencies

Customer Service/ Service Orientation

Provides customer and personal services including customer needs assessments, meeting quality standards for services, keeping customers informed, and evaluating customer satisfaction.

Transactions and Customer Research

Performs activities associated with transaction management, including researching transactions to respond to customer needs and requests. Adheres to relevant regulations and codes.

Branch Operations

Understands the business operations performed by independent bank branches or departments.

Products and Concepts

Understands and explains products and concepts relating to the financial services industry, including financial instruments, financial management, insurance principles, and cash and capital principles.

Technology Applications

Identifies and utilizes relevant technology and tools to analyze data; efficiently and effectively performs assigned tasks.

Fraud Prevention

Identifies, reports, and prevents fraud.

Soft Skills Specific to Occupation

Interpersonal Communication

Discovers information that isn't publicly available, shifts another person's perspective, and makes convincing presentations.

Ethics

Integrates core values, integrity, and accountability throughout all organizational and business practices.