

SENIOR BANKING SPECIALIST

COMPETENCY PROFILE

Description of Work: Positions in this banded class have duties that require more responsibility and accountability within the Banking Operations unit, who handles the maintenance, oversight, and reporting of banking and financial data. The Senior Banking Specialist has primary duties specific to an area or program requiring specialized banking knowledge, such as but not limited to investments, collateralization of deposits, cash flow analysis, program work flow, positive pay analysis or technology, but may also have, as part of the Banking Operations team, duties requiring more broad-based knowledge in deposits, electronic warrants, disbursements, fraud, account balances, positive pay, cash flow analysis, or bank reconciliation. Technical skills may include independent responsibility for maintaining records or separate accounts receivable/payable and payroll functions. Other positions may include varied responsibilities affecting the financial operations of their respective work unit, or involvement in the workflow and performance process. Positions have delegated responsibility to analyze data for accuracy, problem-solve, prepare documentation and reports, interpretation of regulations, and may reverse errors. Positions are accountable for accuracy of entries and reconciliation of data and information. Positions coordinate and/or make recommendations for system changes, work closely with partner agencies/ other state government entities, and may supervise the work of lower level technicians. Positions require accuracy and attention to detail.

ROLE DESCRIPTIONS BY LEVEL		
CONTRIBUTING	JOURNEY	ADVANCED
<p>Positions at this level perform technical banking duties involving the maintenance and reporting of financial data. Work involves research, problem-solving, and independent decision-making on accounts of moderate variety and complexity. Positions require a working knowledge of Federal Reserve rules and regulations, as well as practical knowledge of industry standards and terms. Employees provide account guidance to others and ensure integrity of functions. They interpret policies, rules and regulations; and may reverse/correct errors. Work requires considerable knowledge of work unit practices and procedures, including cross-training of other positions with the unit. Employees may supervise support staff, and may assist in training staff. The positions require familiarity with spreadsheets and formulas. Positions also must adhere to a standard of customer service to include phone, face-to-face and written communication. Knowledge of banking software and programs is mandatory. Position requires a high level of attention to detail.</p>	<p>Positions at this level independently perform full range of technical banking work which may include independent responsibility for maintaining records of considerable complexity, or supervising a separate financial function of considerable complexity. Positions research and resolve more complex issues; independently analyze work for accuracy; and problem-solves issues. They test new processes, and coordinate and implement system changes. Work requires extensive knowledge of Federal Reserve rules, regulations and procedures, as well as banking industry standards. Positions may supervise technical and support staff. Employees must not only be cross-trained on all unit functions, but must also assist in training of other staff within the unit. Positions may serve as a back-up to the Unit Banking Manager in his/her absence. They make independent decisions in absence of supervisor.</p>	<p>Positions at this level require considerable knowledge of principal and techniques of banking operations, banking regulations and financial analysis. Positions at this level oversee workflow and interpret and apply applicable banking laws and regulations. Employees at this level analyze banking transactions, business practices and make recommendations on how to improve services. Positions in this class are required to interpret and apply information relating to the applicable subject area and communicate the information clearly in both oral and written form. Positions at this level supervise the work of others. Positions at this level are required to exercise strong customer service skills with other state agencies or officials.</p>

Note: Competency statements are progressive and not all competencies apply to every position/employee. Evaluate only those that apply. For positions with some supervision consider the highest level of professional work performed.

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Competency	Definition
Technical and Professional Knowledge	Demonstrates considerable knowledge of technical banking duties involving the maintenance and reporting of financial data; remains current in developments and trends in area of assignment. Demonstrate considerable familiarity with banking software and Federal Reserve reporting. Demonstrates knowledge of banking industry and Federal Reserve terminology, standards and processes. Demonstrates knowledge of accepted research practices and reconciliation, and follow written procedures. Has general knowledge of agency/ university practices, procedures and principles.
Critical Thinking and Financial Analysis	Gathers, monitors, analyzes and records financial data; determines accuracy, validity and ensures compliance with standards, rules, regulations and other risk factors. Interprets and evaluates results. Ability to understand issues, identify problems and opportunities to determine the appropriate course of action. Critical thinking includes questioning, analysis, synthesis, interpretation, inference, inductive and deductive reasoning, intuition, application and creativity. Ability to assess and interpret work. Ability to develop, evaluate, implement and modify work. Ability to make accurate decisions.
Communications	Ability to present information effectively in a manner suited to the characteristics and needs of the audience. Ability to convey information clearly and concisely either verbally or in writing to ensure that the intended audience understands the information and the message. Ability to listen and respond appropriately to others.
Manage Work Performance/ Work Coordination	Ability to develop plans to accomplish work operations of self and others, work flow, objectives, goals and policies. Ability to arrange and assign work to best use manpower and resources. Ability to enforce work rules and establish acceptable levels of quality and quantity of work to meet assigned unit objectives. Reviews work and measures performance of others, and develops individuals' competencies.
Customer Service	Adheres to the highest levels of courtesy, attentiveness and responsiveness in all interactions with agencies, universities, and fellow employees. Maintain positive relationships with all contacts and fellow employees.

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Technical and Professional Knowledge

Demonstrates considerable knowledge of technical banking duties involving the maintenance and reporting of financial data; remains current in developments and trends in area of assignment. Demonstrate considerable familiarity with banking software and Federal Reserve reporting. Demonstrates knowledge of banking industry and Federal Reserve terminology, standards and processes. Demonstrates knowledge of accepted research practices and reconciliation, and follow written procedures. Has general knowledge of agency/ university practices, procedures and principles.

Contributing	Journey	Advanced
1. Applies considerable knowledge of banking methods, procedures and practices needed to perform the work. Applies basic knowledge of banking laws and regulations needed to perform the work.	1. Applies thorough knowledge of a banking method, procedure and practices. May have basic knowledge of the principles of a specialized field or program.	1. Applies extensive knowledge of banking methods, procedures and practices, including banking/credit union techniques, practices and procedures, and state and federal banking regulations and statutes governing the area of work. Applies knowledge of internal controls. Applies extensive knowledge of a specialized field or program.
2. Applies the knowledge of variety of banking, or financial systems and packages to create and maintain data. Develops formula for moderately complex spreadsheets.	2. Applies knowledge of a broad range of banking technology, financial systems and packages. Develops formula for complex spreadsheets; sets up automated procedures; resolves operational issues of software/hardware.	2. Applies knowledge of banking systems and financial programs to interface with other state agencies and universities to provide consultative assistance. Recommends solutions and updates on programs to management.
3. Applies considerable knowledge of Federal Reserve terminology, standards and practices.	3. Applies a thorough knowledge of Federal Reserve terminology, standards and practices. Frequently interacts with Federal Reserve associates to resolve issues and define needs.	3. Applies an extensive knowledge of Federal Reserve terminology, standards and practices. May serve as contact for Federal Reserve associates to resolve issues and define needs.
4. Demonstrates advanced level of understanding of State Banking Operations rules and regulations.	4. Demonstrates a thorough knowledge of State Banking Operations rules and regulations. Considered reference for clarification of procedures.	4. Demonstrates an extensive knowledge of State Banking Operations rules and regulations. May serve as an expert in the specialized area.
5. Assists in the implementation and training of new procedures.	5. Establishes written procedures for position.	5. Develops written procedures for specific area of expertise.

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6. NA	6. NA	6. Applies basic knowledge of supervisory practices and skill in supervising others, including communication skills, how to delegate and assign duties, how to deal effectively with difficult employees, how to evaluate performance and to participate in disciplinary actions. Applies basic knowledge Human Resources to include interviewing policies and procedures.
7. NA	7. Integrate software applications and systems to perform research, data collection and analysis of information, and report writing. Utilizes, reconciles, and manipulates data from different internal and external software systems.	7. Selects, understands and fully applies a variety of features of software programs, databases, information systems, and specialized equipment to coordinates varied records processing activities requiring the application and some interpretation of banking procedures, policies, laws, and regulations. Reviews information for completeness and accuracy using multiple guidelines.

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Critical Thinking and Financial Analysis

Gathers, monitors, analyzes and records financial data; determines accuracy, validity and ensures compliance with standards, rules, regulations and other risk factors. Interprets and evaluates results. Ability to understand issues, identify problems and opportunities to determine the appropriate course of action. Critical thinking includes questioning, analysis, synthesis, interpretation, inference, inductive and deductive reasoning, intuition, application and creativity. Ability to assess and interpret work. Ability to develop, evaluate, implement and modify work. Ability to make accurate decisions

Contributing	Journey	Advanced
1. Verifies and ensures accuracy and validity of moderately complex transactions; examines banking records to ensure adherence to banking standards and regulations. (Examples: variety of funding sources with different reporting cycles and standards; re-investment of funds; accountability for the more complex funding sources)	1. Manages a variety of transactions which may require considerable banking program knowledge; monitors and manages financial accounts for completeness, accuracy, and compliance with banking standards and regulations and/or program laws and regulations.	1. Makes determinations based on facts Identifies problems, reports potential problems, and assesses options.
2. Maintains and manages financial records of moderate variety and complexity, including preparation of reconciliations, financial statements and reports.	2. Manages reporting of complex financial area or program(s), including analysis and projections of account balances.	2. Interprets delivery of service and compliance with local, state and federal regulations and standards.
3. May supervise lower level technicians. Provides on-the-job training for all staff in the basic techniques and procedures required to complete the assigned work.	3. Supervises two or more different banking function of moderate to considerable complexity, or may serve as back-up to supervisor of unit.	3. Identifies risk impact on program policy and procedure issues.
4. Resolves problems of moderate complexity; selects best solution from several options or where no precedent exists; makes suggestions for and/or implements process improvements at the work unit; interprets oral and/or written guidelines to solve problems.	4. Resolves programmatic and financial problems of considerable complexity, requiring research, analysis and implementation of change. Develops and implements procedure changes.	4. Understands change management strategies and principles. Communicates and implements new policies and procedures.

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Communications

Ability to present information effectively in a manner suited to the characteristics and needs of the audience. Ability to convey information clearly and concisely either verbally or in writing to ensure that the intended audience understands the information and the message. Ability to listen and respond appropriately to others.

Contributing	Journey	Advanced
1. Communicates effectively with staff, customers, and superiors, and may be a more informed contact for procedures and processes. Presents ideas in a clear, concise, organized manner. Explains and interprets programs, policies and procedures to meet the specific needs. Reviews sensitive materials and edits content constructively.	1. Interprets guidelines, answers inquiries and advises others regarding processes, services, and operations as applied to non-standard situations.	1. Communicates with individual work units or entire organization on fiscal program elements. Updates existing communications.
2. Composes and organizes ideas logically, works in multiple formats such as letters, memos, reports or presentations, and can change/adjust style to meet the needs of the program and audience.	2. Independently compiles, analyzes, assimilates and composes information into varied or non-standard formats with responsibility for content review, accuracy, quality, and timeliness, requiring in-depth program knowledge and interpretation.	2. Prepares, organizes and may review written reports according to documentation standards and requirements; guides staff in providing appropriate documentation to support conclusions.

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Managing Work Performance/ Work Coordination

Ability to develop plans to accomplish work operations, work flow, objectives, goals and policies. Ability to arrange and assign work to best use manpower and resources. Ability to enforce work rules and establish acceptable levels of quality and quantity of work to meet assigned unit objectives. Reviews work and measures performance of others, and develops individuals' competencies.

Contributory	Journey	Advanced
1. NA	1. May plan daily or weekly work assignments needed to meet established objectives. Establishes deadlines and priorities for lower level technicians and regulates work assignments of the unit over a short-range period. Assesses the needs of the unit and recommends or makes minor changes in workflow, procedures, or assignments to accommodate changing priorities.	1. Plans work operations; establishes priorities, and sets deadlines within established goals and objectives. Modifies or changes work assignments, workflow or procedures to ensure effective performance of all duties and delivery of services based on changing needs.
2. NA	2. Reviews work of lower level technicians upon completions to assess and problem solve. Review accomplishments of the unit over a short- range period to insure that performance and service meet the required standards.	2. Evaluates accomplishments of the unit to ensure program missions and goals are being met. Makes final review for most difficult, controversial or sensitive work to assess and problem solve.

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Customer Service

Adheres to the highest levels of courtesy, attentiveness and responsiveness in all interactions with agencies, universities, and fellow employees. Maintain positive relationships.

Contributory	Journey	Advanced
1. Serves as a point of contact for issues of moderate complexity, and responds appropriately within a reasonable timeframe. Responds to customers/ employee in a timely manner, and maintains a pleasant demeanor.	1. Serves as an expert or point of contact on more complex issues or research or information. Answers courteously within a reasonable timeframe.	1. Coaches and trains others in customer services practices and techniques.
2. Demonstrates understanding customer banking needs of the agency and coordinates with senior management decision-makers on an on-going basis to build and maintain a positive relationships.	2. Regularly provides consultation and expertise to customers on Banking support and internal controls.	2. Coaches others on how to provide consultation and expertise to customers on Banking support and internal controls; serves as a resource person.

Minimum Training and Experience Guidelines: High school diploma/GED and experience in banking, credit union, accounting and/ or finance; or an equivalent combination of experience and education.

Contributing: High school diploma/GED, and two years of experience in banking, credit union, accounting or finance work; or an equivalent combination of experience and education

Journey: High school diploma/GED, and three years of experience which includes work in banking, credit union, accounting and/ or finance; or an equivalent combination of experience and education.

Advanced: High school diploma/ GED, and four years of work in banking, credit union, accounting and/ or finance, including one year of supervisory experience; or two year degree in business administration and two years of experience, including one year of supervisory experience; or equivalent level of experience and education.

Special Note: This is a generalized representation of positions in this class and is not intended to identify essential work functions per ADA. Examples of competencies are primarily those of the majority of positions in this class, but may not be applicable to all positions.