# Bank Service Desk Employee Operating Manual

Welcome to the Bank Service Desk team! This operating manual is designed to provide you with a comprehensive guide to your role as a Service Desk employee in our bank. Your responsibilities are crucial in ensuring a positive customer experience and the smooth functioning of our banking services. Please familiarize yourself with the following tasks, guidelines, and the necessary information and rules to perform them effectively:

## 1. Customer Assistance

### 1.1 Requirements:

* 1.1.1 Verify the customer's identity through photo identification or account number.
* 1.1.2 Ensure that the customer's request aligns with the bank's policies and procedures.

### 1.2 Process Description:

1.2.1 Your primary role is to assist customers with their banking needs. This includes providing information on account balances, transaction history, interest rates, and helping with general inquiries. Always maintain a friendly and professional demeanor to ensure customer satisfaction.

## 2. Account Management

### 2.1 Requirements:

* 2.1.1 Validate the customer's identification before making any changes to their account information.
* 2.1.2 Double-check all changes for accuracy and ensure they are authorized by the account holder.

### 2.2 Process Description:

2.2.1 You will be responsible for updating customer account information, such as address changes, phone number updates, and beneficiary additions. Ensure all changes are accurately recorded and verified according to our bank's policies and procedures.

## 3. Transaction Processing

### 3.1 Requirements:

* 3.1.1 Confirm the customer's account balance to ensure sufficient funds for withdrawals or transfers.
* 3.1.2 Verify the authenticity of checks presented for cashing and adhere to hold periods as per bank policy.

### 3.2 Process Description:

3.2.1 Process various types of transactions, including deposits, withdrawals, fund transfers, and check cashing. Follow the bank's security protocols and verification procedures to prevent fraud and ensure the integrity of transactions.

## 4. UiBank Apply for Loan Process

### 4.1 Requirements:

* 4.1.1 Verify the customer's yearly income; it needs to be greater than the Loan Amount requested.
* 4.1.2 Ensure the customer needs to be 18 years old or older.
* 4.1.3 Loan Term value can be only 1, 3, 5 or 10.

### 4.2 Process Description:

4.2.1 This procedure applies to all UiBank employees and departments involved in the loan application process. The applicant accesses the loan application form through the UiBank website. The applicant completes all required fields in the form, including: Email Address of Requester, Loan Amount Requested, Loan Term, Current Yearly Income (Before Taxes), Age. The applicant submits the completed form by clicking the "Submit Loan Application" button. The outcome of this process is a Loan ID number that needs to be provided back to the client.

## 5. Issue Resolution

### 5.1 Requirements:

* 5.1.1 Listen actively to the customer's complaint or concern and document it accurately.
* 5.1.2 Escalate issues to the appropriate department while providing the customer with a reference number for tracking.

### 5.2 Process Description:

5.2.1 Handle customer complaints and issues effectively and efficiently. Escalate complex problems to the appropriate department while maintaining open communication with the customer until the issue is resolved.

## 6. Product Knowledge

### 6.1 Requirements:

* 6.1.1 Stay informed about the features, benefits, and terms and conditions of bank products and services.
* 6.1.2 Offer products or services only if they are relevant to the customer's financial situation or needs.

### 6.2 Process Description:

6.2.1 Stay updated on our bank's products and services. Be prepared to explain and promote these offerings to customers, helping them make informed decisions about their financial needs.

## 7. Cash Handling

### 7.1 Requirements:

* 7.1.1 Count cash transactions meticulously in front of the customer and ensure the total matches the transaction amount.
* 7.1.2 Adhere to daily cash limits and report any discrepancies immediately.

### 7.2 Process Description:

7.2.1 Accurately handle and count cash for transactions. Maintain a balanced cash drawer, adhering to cash management policies to prevent shortages and discrepancies.

## 8. Security Protocols

### 8.1 Requirements:

* 8.1.1 Confirm the customer's identity before discussing or providing any account-specific information.
* 8.1.2 Report any suspicious activity, phishing attempts, or unusual customer behavior promptly.

### 8.2 Process Description:

8.2.1 Adhere to strict security protocols and procedures to protect customer information and prevent fraudulent activities. Report any suspicious activity to your supervisor immediately.

## 9. Compliance and Regulations

### 9.1 Requirements:

* 9.1.1 Follow the bank's policies and procedures to verify customer identities (KYC) and monitor transactions for suspicious activity (AML).
* 9.1.2 Ensure that customers complete required documentation for certain transactions, such as large cash deposits or wire transfers.

### 9.2 Process Description:

9.2.1 Stay informed about banking regulations, such as anti-money laundering (AML) and Know Your Customer (KYC) policies. Ensure all customer interactions comply with these regulations.

## 10. Technology Usage

### 10.1 Requirements:

* 10.1.1 Safeguard login credentials and ensure the confidentiality of customer data.
* 10.1.2 Contact IT support for assistance with technical issues beyond basic troubleshooting.

### 10.2 Process Description:

10.2.1 Proficiently use our banking software and technology tools to access customer accounts, perform transactions, and provide support. Troubleshoot basic technical issues, and escalate more complex problems to the IT department.

## 11. Sales and Upselling

### 11.1 Requirements:

* 11.1.1 Offer additional products or services only after assessing the customer's financial needs and obtaining their consent.
* 11.1.2 Ensure full transparency about fees, interest rates, and terms associated with any product or service.

### 11.2 Process Description:

11.2.1 Identify opportunities to cross-sell and upsell our bank's products and services, such as credit cards, loans, and savings accounts. Always prioritize the customer's financial needs and offer appropriate solutions.

## 12. Documentation and Record Keeping

### 12.1 Requirements:

* 12.1.1 Accurately document all customer interactions, including date, time, and details of the transaction or inquiry.
* 12.1.2 Safely store physical documents and securely file electronic records.

### 12.2 Process Description:

12.2.1 Maintain accurate records of customer interactions, transactions, and service requests. Properly file and store documents following the bank's record-keeping procedures.

## 13. Team Collaboration

### 13.1 Requirements:

* 13.1.1 Collaborate with team members to ensure consistent customer service standards are met.
* 13.1.2 Share insights or feedback during team meetings to improve processes and service quality.

### 13.2 Process Description:

13.2.1 Collaborate with your colleagues to provide seamless customer service and share insights on improving processes. Attend team meetings and training sessions to enhance your skills and knowledge.

## 14. Time Management

### 14.1 Requirements:

* 14.1.1 Prioritize tasks based on urgency and customer wait times.
* 14.1.2 Avoid rushing through transactions to maintain accuracy and compliance.

### 14.2 Process Description:

14.2.1 Effectively manage your time to meet customer needs promptly while maintaining accuracy and quality in your work. Prioritize tasks and requests based on their urgency.

## 15. Confidentiality

### 15.1 Requirements:

* 15.1.1 Never share customer information with unauthorized individuals or discuss customer details outside of work.
* 15.1.2 Dispose of any customer-related documents or records securely and in accordance with bank policy.

### 15.2 Process Description:

15.2.1 Respect and maintain the confidentiality of customer information. Do not disclose any customer-related details to unauthorized individuals.

## 16. Continuous Learning

### 16.1 Requirements:

* 16.1.1 Actively participate in training sessions and seek opportunities for professional development.
* 16.1.2 Stay informed about changes in banking regulations and best practices to improve service delivery.

### 16.2 Process Description:

16.2.1 Stay updated on industry trends and best practices in banking. Take advantage of training opportunities provided by the bank to enhance your skills and knowledge.