

**VERABANK
JOB DESCRIPTION**

JOB TITLE: Merchant Services Sales Officer

DEPARTMENT: Treasury Management

INCUMBENT:

SUPERVISOR: Merchant Services Program Manager

FLSA STATUS: Exempt

DATE: September 20th 2023

JOB PURPOSE

Responsible for sales and revenue growth of our Merchant Services Card Payment Solutions. MSO will acquire new Merchant Services clients by cross-selling solutions to existing customer base, acquiring referrals from internal and external partners, and prospecting and networking in the markets assigned. Additionally, MSO will promote Commercial Solutions to prospects and merchant services clients that are not current depository customers, and refer opportunities to the appropriate internal partner. MSO will be responsible for developing strong relationships with assigned Retail Branch Teams, Treasury Management Officers, and Commercial Bankers to promote products and services. Responsible for the retention of the merchant portfolio utilizing the highest level of relationship management, customer service and support. Will provide support to the department and its members in performing other duties and functions. MSO should adapt, support and communicate the bank's corporate culture, goals and objectives in their daily interactions.

DUTIES AND RESPONSIBILITIES

1. Responsible for meeting monthly objectives by acquiring new merchant customers and producing residual revenue.
2. Develop and implement a sales strategy that incorporates inside sales, outside sales, referral partners and networking. Converts strategies into tactical actions, particularly within the assigned market area.
3. Determine business client needs utilizing a discovery process, active listening and offer solutions through a consultative approach.
4. Builds unique pricing and proposals for businesses and present information and provide demos of solutions.
5. Responsible for onboarding activities including implementation of solution, basic training and support.
6. Network and develop strong relationships with internal partners to promote products and services to maximize in-house opportunities.

7. Cross sell banking solutions to non-bank customers and refer opportunities to appropriate internal partners.
8. Builds and maintains positive working relationships with other members of Treasury Management department and various vendors/partners.
9. Provides clerical and administrative support in achieving department goals.
10. Develops and maintains ongoing communication with existing customers to advise on policy and procedures and responds to customer inquiries.
11. Maintains a thorough knowledge of Business Banking policies, procedures, and services.
12. All other duties assigned.

CONTACTS

Daily contact with existing and potential merchant customers. Frequent contact with the TMO team member, branch partners, business banking officers, supervisor, and other bank employees. Frequent contact with program vendors and service providers. Occasional contact with regulators and auditors.

SPECIFIC REQUIREMENTS

1. Bachelor's degree or equivalent experience.
2. Three years of sales experience
3. Three years experience in a financial institution.
4. Proven sales skills.
5. Excellent oral and written communication skills.
6. Excellent customer service skills.
7. Ability to handle multiple tasks.

PREFERRED REQUIREMENTS

1. Payment Industry experience preferred.
2. Ability to work independently and as a team with excellent time management skills.
3. Knowledge of personal computer and related word processing and spreadsheet software.
4. Knowledge of various banking departments.
5. Leadership and coaching skills.
6. Management skills including organizing, planning, delegating and interpersonal skills.

PHYSICAL REQUIREMENTS

Office setting with moderately varied desk-oriented activity, with fatigue being relieved by opportunities to stand and move around in a comfortable environment. Frequent motor vehicle travel required. Occasional lifting and carrying of equipment and materials weighing up to 25 pounds.

NOTICE

1. This job description in no way states or implies that these are the only tasks to be performed by the incumbent occupying this position. The incumbent will be required to follow any other instructions and to perform any other job-related duties.

2. Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the incumbent will possess the abilities and aptitudes to perform each task proficiently.
3. Ability means to possess and apply both knowledge and skill.
4. This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
5. This job description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
6. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
7. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
8. This position description does not create an employment contract, implied or otherwise, other than an “at will” employment relationship.