

**VERABANK
JOB DESCRIPTION**

JOB TITLE: Merchant Services and Payments Portfolio Manager

DEPARTMENT: Treasury Management

INCUMBENT:

SUPERVISOR: Treasury Management Supervisor

FLSA STATUS: Exempt

DATE: April 1, 2022

JOB PURPOSE

Responsible for the development of new business and expansion of existing business through management and growth of the bank's merchant portfolio. Responsible for developing, supporting and communicating the bank's corporate culture, goals and objectives. Impacts the growth of the designated department responsibilities. Provides expertise in all areas of card payments to the bank.

DUTIES AND RESPONSIBILITIES

1. Plans and implements sales and service strategies, particularly as it relates to Treasury Management products and services in merchant services and card payments. Converts strategies into tactical actions, particularly within the assigned areas of responsibility.
2. Provides consultative counseling to banking peers in an effort to achieve goals.
3. Coordinates and schedules presentations and demonstrations to existing and new customer contacts for Treasury Management products and services.
4. Builds and maintains positive working relationships with other members of Treasury Management department and with other members of the bank staff. Provides expertise, feedback, suggestions, and support in achieving department goals.
5. Develops and maintains ongoing communication with existing customers to advise on policy and procedures and responds to customer inquiries.
6. Maintains a thorough knowledge of Treasury Management policies, procedures, and services.
7. Other duties as assigned.

CONTACTS

Daily contact with Treasury Management staff, existing and potential bank customers. Frequent contact with 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. Expert knowledge of card-present and card-not-present payment processing revenue models.
3. Three to five years of experience in a merchant services organization or similar department (treasury sales, support, operations) within a financial institution.
4. Proven understanding of all operational items related to merchant processing, including fraud prevention, chargebacks, authorization rates.
5. Knowledge of Mobile Wallets, alternative payment solutions, and card issuing.
6. Proven sales skills.
7. Comprehensive knowledge of payment processing rules, regulations, and industry standards.
8. Excellent oral and written communication skills.
9. Excellent customer service skills.
10. Proven ability to handle multiple tasks.
11. Ability to work independently and as a team with excellent time management 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. Repetitive use of mobile devices and personal computers.

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.

Employee

Department/Division Manager

Date

Date