



*Salary Grade: 9
Non-Exempt
Closing Date:*

JOB TITLE: Cash Management Relationship Manager
REPORT TO: eBanking Payments Manager

DEPARTMENT: eBanking

Position Summary: The Cash Management Relationship Manager coordinates and participates in the development, sales, implementation, facilitation, and servicing of Cash Management services including but not limited to: Business eBanking, ACH and Wire Origination, Remote Deposit, Positive Pay and Account Analysis. The eBanking Cash Management Relationship Manager is expected to work independently and be a strong liaison between the customer and the bank in regards to sales and servicing. In addition, this individual will be expected to service and sell cash management services and cross sell products. The Cash Management Relationship Manager will work with eBanking, Deposit Operations, Information Technology and system vendors to implement and resolve technical and system issues that directly impact Cash Management products and services.

Essential Duties and Responsibilities:

- Possess in-depth knowledge of all Dime Bank Cash Management products, services and systems and maintains strong consultative relationship with Cash Management customer base.
- Manages all elements of the Cash Management implementation cycle to ensure successful product/service implementation including: Prepare on boarding kits for new customers, execution of signed agreements, executing credit underwriting standards to establish credit file limits, account opening, analysis/fee set up, and performing installation, file mapping and testing of customer files. Responsible for training customers on product usage ensuring best practices are implemented and prepares annual ACH originator training program for ACH originators.
- Maintains strong consultative relationships with clients, particular emphasis on key client base to ensure the growth of the business service charge portfolio of the bank and increase core deposits.
- Responsible for calling on new and existing customers in conjunction with Branch Managers/Commercial Lending Officers for sales visits, deployment of Cash Management Services and annual reviews. Expands business and community contacts; develops and pursues network for leads and for new business.
- Displays leadership characteristics and aids in the training of others in the department, and throughout the bank for Cash Management service opportunities and referrals.

Provides specialized and individual training to Cash Management customers and internal bank personnel.

- Develops and maintains all customer documentation, agreements, onboarding and training material. In conjunction with Compliance Department and Regulation Owner(s), creates and implements policies and procedures that ensure cash management products/services meet regulatory requirements. Compliance activities include Documentation, Account and Service Agreements, operational procedures and annual originator review monitoring.
- Manages and monitors Branch Managers progress on annual originator reviews. Creates, maintains and follows a calendar/schedule of originator reviews. Sends transaction analysis information to Branch Managers/Sales Officers to assist in annual originator reviews.
- Build brand awareness for the Cash Management service line of Dime Bank while understanding the competition's capabilities and gaps to better position our cash management product solutions.
- Analyzes Cash Management product and service sales usage and service performance levels in order to implement effective solutions for improvement. Supports identification of product improvements and solutions that may be helpful to our customers.
- Supports resolution of client issues in a professional and responsive manner. Assists Deposit Operations/eBanking Associates in support of Cash Management customers. Handles higher level calls from customers who have questions relating to Cash Management services.
- Knowledgeable in all of the Bank's deposit, lending and trust products and services and recognizes and acts on opportunities in communications with customers to offer, explain or refer additional products and services to enhance the customer experience.
- Acts as a liaison with various Cash Management product vendors to facilitate implementation and testing of new products and releases for existing Cash Management products.
- Attends meetings and seminars/conferences as needed. Keeps informed of developments, trends, regulations and compliance matters pertaining to cash management products/services, new products/services that the bank offers and new Cash Management services.
- Represents the Bank through participation in various committees, community and industry related activities. Actively promotes the best interest of the Bank whenever and wherever possible.
- Assists with annual Cash Management audit performed by external auditors.
- Performs any functions necessary, within the scope of authority and expertise, to provide the highest level of customer service and responsiveness to the financial needs of individuals, businesses, and organizations served by the Bank.
- Performs all duties in accordance with established Bank policies, strategies core values, regulatory compliance guidelines and procedures.

Education Requirements:

- Bachelor's degree preferred, and 2-3 years' experience in cash management services and/or eBanking knowledge with history of strong working relationships with clients and colleagues.

Knowledge, Skills, Requirements:

- Ability to work in a high activity/fast paced environment while managing associated stress
- Possess excellent organization skills and the ability to work independently
- Demonstrated ability to provide a high-level of customer service with a pro-active approach to problem solving and good follow through
- Excellent analytical skills and attention to detail
- Strong communication skills, listening and negotiation skills in order to articulate ideas and thoughts clearly through various means, including written and oral communication with all levels of the organization
- Application of sound judgment in making decisions, with demonstrated ability to take initiative and work independently
- Technology savvy- demonstrated proficiency with PC applications such as Word, Excel, PowerPoint, Outlook, etc.
- Experience with cash management applications such as account analysis, ACH, remote/mobile deposit, etc.
- General understanding of bank policies and procedures

Physical Demands and Condition Requirements:

- General office environment.
- Some travel required.
- Ability to lift up to 10 pounds.

Equipment Used:

- General office equipment, i.e., calculator, photocopier, computer, check scanner, etc.

ADA: The employer will make reasonable accommodations in compliance with the Americans with Disabilities Act of 1990.