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| **Secure Trust Bank C:\Users\wilsonj\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.Outlook\KO37RZHB\STB_logo_UPDATED_strapline_WHITE.png****Internal Broker and Key Accounts Sales & Support Executive, Motor Finance** |
| **Business: Grade Level**: Grade 4**Reporting** **To**: Head of Brokers & Key Accounts**Location**: Hybrid  |
| Secure Trust Bank is a well-established UK Bank, having been incorporated in 1954. It has an exemplary reputation for providing banking services including a range of lending solutions and savings products. The Group acquired the V12 Finance Group and the trade and certain assets of Debt Managers Holdings Ltd in January 2013, which is held in its subsidiary Debt Managers (Services) Ltd. The bank operates from its head office in Solihull, West Midlands and currently has approximately 800 employees across the UK.Our customers are at the heart of everything we do, but we can’t achieve our customer focused strategy without the right people in our team. At Secure Trust Bank, we know that people are our biggest investment, which is why a career with us is not just a job. It’s the chance to be part of something bigger, to add real value to the Bank and help us constantly improve, to achieve our ambition of becoming the best bank in Britain. We believe in giving our staff autonomy, with initiative and exceptional performance recognised through a variety of individual and team awards and incentives. All our employees have a tangible impact on the Group’s core values, and we are looking for candidates who are enthusiastic, proactive and enjoy working in a fast-paced environment. So, join us as we strive to Grow, Sustain and Love the way we work. |
| **Job Purpose** | ***Our mission at V12 vehicle finance is to become the standout lending partner for our Dealers and introducers.*** This is a role grade 3/4 level within the motor sales team responsible for account managing small to mid-size brokers. The accountability of the role will incorporate meeting various KPI’s (key performance indicator) objectives, whilst offering day to day support to the wider motor finance brokers and our key account portfolio that account for around 50% of our overall sales. You will work closely with the Head of Brokers & Key Accounts to design and deliver a tailored level of account support to Brokers and Key Accounts that can be related to as a “best in class” experience. The role will have no direct reports. The individual will provide a pro-active telephone based internal sales support service and periodically, it will involve accompanying their line manager or a colleague in Sales or Operations to visit an introducer in the UK to build personal rapport, review business performance, and agree actions that drive continual improvements, or to attend appropriate industry events and conferences. They will provide expert sales support and demonstrate a high-level knowledge of our products and processes. The support they offer will include training on all introducer facing systems, policies, and procedures. It will also involve a degree of interaction with third party service providers at the initial stages where we go-live with a new introducer. Whilst the role will not involve identifying, qualifying, and setting up a new introducer, it will involve identifying opportunities from existing introducers to increase our overall wallet share, having the capability and knowledge, but no authority, to evaluate an opportunity within our pricing models to propose to the Head of Brokers and Key Accounts for consideration. They will actively seek how the V12 Moneyway Motor Finance can operate more efficiently, reduce costs, reduce risk, and improve the introducers and our customers, experience.The role will be the pathway to becoming a Regional Account Manager.Align with the values of the bank of “Grow, Sustain and Care” and display the attributes with our company vision of “Becoming Britain’s best bank” |
| **Job Description** | **Account Support*** Responsible for the day‐to‐day support of the Introducers within the designated portfolio
* Actively support existing Introducers to assist them in achieving all KPI’s in terms of case numbers, right first-time rates, new business budgets, efficiencies.
* Achieve high personal standards using technical expertise and managing business performance - Constantly seek to improve, ensuring up to date knowledge on product, operations, and compliance.
* Support the Head of Brokers & Key Accounts to maintain oversight on all introducers; that they remain compliant and fit with banks risk appetite.
* Schedule regular contact with Introducers to create robust business relationships, improve retention and satisfaction and determine further sales and opportunities.
* Be confident in both verbal and written communication when hosting Business Performance reviews that contain documented actions which drive continuous improvements.
* Have a competent understanding of the various pricing models utilised by the business to assess new business opportunities for commercial consideration.
* Ability to identify and engage with decision makers to explore and qualify a commercial opportunity, or provide assistance to solve a problem, or reach a resolution.

**Specific Activities** ***Return of Advance/Settlement/Customer Service Queries*** * Email Customer Services to request a return of advance authority
* Follow up Customer Services for return of advance authority requests if over 48 hours
* Request ROAs from introducers if requested by Customer Services
* Request settlements from Customer Services

***Commissions**** Check commission errors where required with Finance Team and provide specific detail for the Head of Brokers & Key Accounts to follow up
* Send out commission statements/remittances where required
* Cross check with DSU that contact detail is correct for above

***New Introducers*** * Assist with the smooth and efficient on-boarding of a new introducer from end to end.
* Request new passwords for V12 or Moneyway where required
* Extend a warm welcome and introduction of yourself new introducers that details your purpose of role

***Process**** Make amendments to proposals; change term, deposit etc with Operations when support required by the Introducer
* Liaise with Introducer any ‘unable to pay’ deals to get them to ‘live’ status
* Liaise with Operations on any vehicle value queries as a result of CAP value mismatch
* Periodically provide pipeline updates to introducers on accepted cases or those awaiting additional documentation to enable a payout
* Work with peers to create or obtain MI for the Head of Brokers & Key Accounts to assist in any relevant decision making.
* Offer assistance to appeal decisions when required
* Ad Hoc tasks where required
* Supporting the relationships with all introducers at an appropriate level in the absence of your line manager.

**Business Partnering*** Develop rapport and build ongoing knowledge about the Introducers in your portfolio, qualifying the Introducer needs and characteristics to tailor your support and rhythm of contact to match their needs.
* Support internal functions such as, operations, and compliance to improve quality of service and enhance Introducer and customer experience.
* Comply with the strategy, risk, regulatory and operational policies within Motor Finance - Positively represent and promote our proposition in the external market.
* Work closely with internal operational motor teams to ensure consistency of approach on motor finance related transactions including the achievement of service level standards.
* Gather market intelligence in the appropriate format and escalate accordingly.

**Learning and Development*** Take personal responsibility for your own L&D plan and objectives ensuring all CPD is recorded.
* Develop a training needs analysis in conjunction with the Head of Brokers & Key Accounts in order to identify any gaps in knowledge to ensure you can carry out your role competently
* Undertake any professional exams to help and support you in your role such as Advanced SAF
* The role of internal sales support executive is designed as a foundation level plan to develop the key skills and knowledge to progress your career with Secure Trust Banking Group with support and guidance from the Head of Brokers & Key Accounts.

**Team Player*** The purpose of this role is to offer support as an individual and from time to time you will need to collaborate with the wider team, so it is crucial you are an approachable team-player. Tasks may involve gathering market intelligence, collating information, sharing best practice, or supporting the sales or management team. We promote and embrace a healthy, warm and inviting, diverse, in it together culture, where our introducers and customers experience the benefits of our bank values of “Grow, Sustain and Care”

***Key Interfaces:**** Motor Finance Brokers and Motor Dealers i.e. Introducers
* Head of Brokers & Key Accounts / Regional Account Managers / Salesforce Administrator
* Relevant STB motor stakeholders and departments
* Head of Partnerships
* Sales Director
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| **Specification** | ***Knowledge, experience, skills, other attributes**** Sales support experience is essential

Demonstrable and proven successful track record in managing relationships via the telephone preferably within the financial services or automotive sectors* Excellent time management and diary management skills essential
* Excellent interpersonal, communication and influencing skills with the ability to communicate effectively and with confidence with both customers and colleagues
* A passion for sales and sales support and delivering a high level of customer service
* Highly computer literate with experience and proficiency of standard Microsoft tools and applications and ideally a CRM system such as Salesforce.
* The ability to work effectively, be self-motivated and committed to exceeding our Introducers' expectations
* Co-operative, enthusiastic, and supportive team player.
* Ambitious, inquisitive, and keen to learn and develop
* Financial services background preferred with an understanding & appreciation of TCF, AML, KYC, operational risk and conduct risk systems and frameworks,
* Whilst not essential, understanding of SAF requirements for motor finance and conduct preferred - particularly relating to the sales process.

***Competencies*** * Customer Focused
* Risk Aware
* Communication both verbal and written
* Change Orientated
* Teamwork
* Ownership
* Performance Driven
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