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| **Senior SST Advisor****Cardiff** |
| **Business**: **V12 Retail Finance****Reporting to: SST manager****Business area: Specialist Support****Location: Cardiff** |
| V12 Retail Finance is a UK specialist provider of Retail Point of Sale Credit, providing finance to customers of a range of retail partners for over 20 years through an online processing system. It employs over 200 staff and is based in offices at Neptune Court in Cardiff. It is owned by Secure Trust Bank, a longstanding established UK bank, whose core business is to provide banking services including a range of lending solutions and saving products. Secure Trust Bank was incorporated in 1954, operates from its head office in Solihull, West Midlands and successfully listed on AIM on 2 November 2011. As a fast-growing company, we are always looking for the best candidates to help us grow our business. Our customers are at the heart of everything we do, but we can’t achieve our customer focus strategy without the right people in our team. For us, it’s not just about delivering great customer service, it’s about constantly improving what we do and finding new ways to help our customers and the retail partners we work with. So, we are looking for candidates who are enthusiastic, proactive and enjoy working in a fast-paced environment.In return for their commitment, colleagues will benefit from: * An open work environment
* A fantastic employee recognition scheme
* A competitive salary and an award-winning flexible benefits scheme
* Learning and development opportunities
* A friendly, team-orientated culture
* Volunteering days and community engagement
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| **Job purpose** | This role will actively support the Specialist Support Team in creating outstanding customer interactions department wide, achieved through the monitoring of specific procedural tasks to ensure we remain compliant whilst delivering an optimal customer experience with a focus on appropriate outcomes. This role will be retail finance specific and will work with colleagues within SST sharing best practice. |
| **Job Description** | *Key responsibilities** Monitor customer interactions across a variety of channels with a focus on best practice, regulation, TCF, internal processes and customer outcomes.
* Identify and highlight if Collections systems and vulnerable customer procedures are not performing to the required standard.
* Where necessary complete systematic and in-depth departmental reviews, ensuring areas of concern are raised with all key stakeholders.
* Complete 3 general telephony quality checks as well as 3 Quality Assurance specific telephony quality checks on all advisors within SST
* Provide constructive feedback to management in QA related activities and support with identifying and acting on learnings from file audits.
* Highlight individual training requirements to SST manager
* Provide new starter vulnerable customer induction training
* Undertake/support training relating to vulnerable customer awareness and procedures and policy from both a Departmental and Operational objective
* Work with stakeholders ensuring product standards, compliance and soft skills expectations are met and adhered to.
* Work closely with key stakeholders to support performance improvements and provide timely and effective delivery of feedback to all stakeholders.
* Support SST manager with any additional responsibilities
* Attend group VC forums where required contributing to group development and reviews of vulnerable customer procedures and processes
* Provide cover in SST manager absence where required, ensuring smooth running of VC responsibilities and SST team, providing updates to Collections manager
* Keep up to date with changes to business and regulatory policies and procedures
* Conduct monthly procedure reviews with SST manager and identify and escalate business improvements and manage through to implementation.
* Provide escalation cover for urgent/priority call escalations
* Support with Vulnerable customer audits and stock management including monthly reviews of accounts 90 days in arrears
* Attend Vulnerable Customer review panels
* Support with PCA deceased partner relationship including quarterly reconciliations
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| **Person Specification** | *Expectations* Last PMS rating of High/TopAccredited Champion status in ACEEndorsement from Line Manager for roleNo live warning on file*Knowledge / Experience** Financial services experience.
* Collections experience.
* Vulnerable customer experience
* Working knowledge of relevant computer systems, departmental procedures, products and monitoring systems would be advantageous.
* Accuracy and timeliness.
* Appropriate knowledge and understanding of departmental quality frameworks.

*Skill*s* Motivational skills to drive ideas / improvements.
* Proven impact and influential skills.
* Computer literate.
* Strong verbal and written communicational skills.
* Good interpersonal and relationship skills.

*Core Competencies* 1. Communication & Confidence.
2. Customer Focus.
3. Team Work.
4. Risk aware.
5. Problem Solving & Judgement.
6. Planning & Reviewing.
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