



LET'S CREATE THE FUTURE TOGETHER
WELCOME TO OUR TEAM!

BRANCH OPERATIONS MANAGER

JOB DESCRIPTION

Job Level & Grade: Management / Senior Professional	Department: Branch Operations
Main Location: Port of Spain Head Office	Direct Supervision: Branch Supervisors (4)
Reports To: General Manager, ALR Committee	Last Review Date: October 1st, 2025,

POSITION SUMMARY

The Branch Operations Manager leads and optimizes WCU's branch network and retail operations to deliver safe, compliant, and efficient member-centred services to support key operational priorities of membership growth, loan administration, digital adoption, risk reduction, cost control and regulatory compliance. This role combines operational excellence (cash and transaction controls, process efficiency), people leadership, risk and compliance oversight, branch performance, and partnership with IT to migrate routine transactions online. The role requires strong operational discipline, excellent stakeholder management, and an unwavering focus on protecting member funds and promoting/enhancing the WCU brand.



CORE COMPETENCIES & RESPONSIBILITIES

Branch Network Performance & Service Delivery

- Develop and manage annual Branch Operations Business Plan and Budget in alignment with WCU's strategic priorities, and report outcomes according to schedule.
- Develop and communicate branch performance scorecards to track metrics such as membership acquisition/retention, branch-level NPS/member satisfaction, daily transactions per branch, turnaround times for transaction processing including loan applications and disbursements, new-member onboarding and engagement, delinquency, and HSSE.

Branch Coordination & Control

- Ensure accuracy and compliance of all loan and member applications (share requests, new membership etc.) before submission to the Credit Committee / Risk & Compliance Officer.
- Oversee all branch network banking, administration, and coordination of support services (IT, HR, Marketing, ancillary)
- Review and update Branch Operations Manual regularly, align branch policies and procedures accordingly, and monitor branch operations to ensure compliance.
- Ensure robust cash handling, vault security, ATM, float/reconciliation processes with dual-control procedures.
- Oversee branch balancing, cash transit procedures, surprise cash counts, and branch cash forecasting.

Compliance, AML/KYC & Regulatory Adherence

- Implement consistent KYC, CDD, AML, POCA and data-privacy standards across branches.
- Align branch policies and procedures with requirements of the Cooperative Societies Act and WCU bye laws.
- Ensure statutory registers, member files and records meet/exceed The Commissioner of Cooperatives, bye law and audit requirements.

Operational Efficiency & Digitisation

- Drive branch process re-design, increase digital transaction adoption (online banking, e-statements, loan and membership applications etc.), reduce branch foot traffic for routine transactions, reduce phone calls for basic enquiries, improve first-contact resolution and implement customer relationship management practices.
- Coordinate with IT to deploy Sharetec integrations and e-branch tools, and expand use of Microsoft 365.

Branch Profitability

- Oversee branch lending and deposit targets, promote non-interest products (insurance and fixed deposits), and lead in-branch promotional campaigns to improve loan originations, share mobilization, cross-sell rates.
- Monitor branch cost-to-income ratios and recommend improvements.

People Leadership & Capability Building

- Manage Branch Supervisors and operations including staff recruitment, coaching, performance management, disciplinary actions, and succession planning.
- Implement branch training and recognition initiatives to continuously improve staff performance and motivation.

Business Continuity, Incident & Fraud Response

- Maintain branch-level BCP readiness, oversee incident response for fraud/theft/security events, and coordinate investigations with Internal Audit and Risk & Compliance.
- Ensure branch recovery plans, emergency rosters and communications are tested per schedule with timely remediation of identified gaps or risks.
- Other related duties.



QUALIFICATIONS & EXPERIENCE

- Bachelor's degree in Business Administration, Finance, Operations Management or related field.
- Minimum 5 years' experience in branch/retail operations in financial services or credit union environment, including supervisory experience and exposure to cash/vault controls.
- Professional certificate in Risk / Compliance / AML or Operations Management.
- Experience with Sharetec or other core banking systems, Power BI/reporting tools, and process automation.



REQUIRED SKILLS

- Strong operational discipline and service orientation.
- Excellent people leadership: coaching, managing performance and staff engagement.
- Risk and compliance awareness (KYC/AML/POCA) and strong investigative instincts.
- Data-driven decision-making and proficiency with core banking reports and dashboards.
- Excellent communicator and change agent with interest in using technology to improve efficiency and reduce costs.



PERSONAL ATTRIBUTES

- Meticulous, trustworthy and ethically uncompromising.
- Resilient under pressure with sound judgement.
- Member-centred mindset
- Collaborative, innovative and adaptable.
- Commitment to co-operative philosophy and WCU Core Values.



PERFORMANCE STANDARDS

Branch Network Performance

- Achievement of branch scorecard targets for membership growth, retention, loan growth and member satisfaction.
- Increase in utility of insurance products and cross-sell rates (members using 3+ products).
- Delinquency reduction.

Operational Controls

- No material cash-control exceptions.
- Timely daily/monthly reconciliations.

Compliance & KYC/AML

- Completion of KYC remediation actions within deadlines.
- No major compliance breaches or adverse audit findings related to branch operations.

Operational Efficiency & Digitisation

- Achievement of Strategic Plan digital adoption milestones (% of in-branch transactions conducted online).
- Reduction in average in-branch transaction times and foot traffic.

People Leadership & Capability

- Completion of branch staff training and certification programmes.
- Improvement in frontline error rates, and staff performance and engagement scores.

Business Continuity & Incident Response

- Completion of scheduled BCP drills and branch readiness tests.
- Timely incident response and closure of corrective actions.



RECEIVED BY:

Name:

Date:

Signature: