

Electronic Services Specialist

City & County Credit Union

Classification: Non-Exempt

Reports to: Electronic Services Manager

Review Date: October, 2021

JOB DESCRIPTION

Responsible for receiving, originating and maintaining ACH and payroll deduction programs in an accurate and timely manner for both members and non-members. Directs and maintains ATM/debit and credit card programs in an accurate and timely manner. Manages processes associated with incoming and outgoing domestic wire transfers. Monitors FedForward and FedReturn files and resolves any return items issues to ensure timely cash letters are generated. Assists Member Experience staff with electronic services related inquiries.

Essential Functions:

- Responsible to maintain and develop the organizations ACH program while complying with NACHA rules and regulations. Ensure international ACH transactions have been verified against OFAC list for compliance.
- Process all daily ACH items including; exceptions, unauthorized transactions, reclaims, originations, death alerts, and Letters of Indemnity.
- Prepares ACH return items files for transmission to the Federal Reserve.
- Communicates with select employer group payroll clerks to ensure timely and accurate payroll postings.
- Review share draft return items in relative software, make corrections as needed and prepare file for transmission to the Federal Reserve.
- Analyze, track and process items after account reassignments.
- Manages processes associated with incoming and outgoing domestic wire transfers in accordance to regulations and control limits.
- Responsible to maintain and develop the ATM/debit and credit card programs for the organization while complying with Mastercard, CARD Act and regulations.
- Process all daily card activities including; fraud and disputes claims, compromised notifications, insurance bond claims, card inventory, late adjustments.
- Review card reports including; suspicious activity, international activity, card orders, card changes and card limits.
- Accountable for communication with card fraud monitoring service to prevent major fraud losses.
- Process all daily credit card activities including; balance cash advances, credit balances, un-posted transactions, over-the-limit balances, and balance transfers.
- After approval from management, charge off credit cards in appropriate programs.
- Implement credit card account level and transaction level program pricing strategies.
- Maintain the Mobile Wallet program by approving, cancelling, and temporarily blocking tokens and supporting staff.
- Provide technical and operational support to staff and members for our Online and Mobile Channels.
- Operate, review and manage the Bill Pay program.
- Operate, review and manage the Person-to-Person 'P2P' program.
- Efficiently and accurately, resolve member inquiries and troubleshoot issues through proficient use of tools and resources for Online and Mobile banking.
- Participate in the development and delivery of training for staff in regards to Online and Mobile channels.
- Assist with cross training co-workers and updating procedures as needed. May be required to communicate these changes to the appropriate teams.

- Follow Bank Secrecy Act (BSA) policies and procedures as they relate to this position.
- Other responsibilities as assigned.

Competencies & Skills:

- Promote excellent member service skills and display professional image, leadership by example.
- Act as a team player in all areas of responsibility and within the credit union as a whole.
- Able to be flexible and adaptable to changing job requirements.
- High attention to detail, accuracy and thoroughness.
- Able to work on multiple projects simultaneously.
- Excellent written and verbal communication skills. Solid listening skills.
- Computer proficient with Microsoft Office, Outlook Email, and Zoom.
- Highly organized, self-motivated, and self-managed (sets/clarifies goals)
- Able to work independently to perform assigned accountabilities, as well as able to independently identify work that needs to be done.

Qualifications:

- High school diploma.
- Three years' comparable experience.
- Strong PC skills utilizing spreadsheets and word processing.
- Ability to work in a computerized environment.
- Excellent communication, customer service and organizational skills required.

Supervisory Responsibility: No supervisory responsibility.

Work Environment:

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers and phones.

Physical Demands:

Occasional walking, sitting and standing. Occasional lifting up to 25 pounds. Occasional bending and/or reaching for supplies on ground level. Occasional reaching above shoulder level for supplies overhead. Frequent repetitive use of hands such as simple grasping, twisting/turning of wrists, and finger dexterity to perform various accounting duties such as using a 10 key calculator, keyboarding and entering data into the computer system. Frequent speaking, listen and hearing for interaction with members, staff, and the general public. Occasional clarity of vision at 20 inches or less. Frequent clarity of vision at 20 feet or more.

Expected Hours of Work:

Longer hours, evenings and weekend work may be necessary.

Travel: No travel required.

Other Duties:

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.