



## **Job Description**

**Job Title**            Electronic Banking Specialist

**Effective Date:**    January 7, 2019

**Reports to:**        Deposit Operations Officer

**Supervises:**        N/A

## **JOB SUMMARY:**

Provide exceptional customer service and support of our Electronic Banking products and services, including ACH, VISA debit card, ATM balancing, wire transfers, online banking, bill pay, remote deposit banking, bank by phone and eStatements. Provide support to our consumer and business customers as well as our Retail and Lending Departments. Process, verify and reconcile the electronic banking transactions to ensure accuracy and adherence to policies, procedures and bank regulations. Provide support within the Deposit Operations department as needed. The successful candidate will be a team player with a positive attitude and should be comfortable in a changing environment.

## **DUTIES AND RESPONSIBILITIES:**

### **VISA DEBIT CARD/ATM MANAGEMENT**

- Process VISA debit card adjustments and disputes with strict adherence to Regulation E
- Process VISA chargebacks when necessary
- Order debit cards and perform card maintenance
- Review daily card issue queue and ensure accuracy prior to card production
- Review card dispute reports and contact customers to confirm dispute details.
- Work with branch staff and Manager when there is a debit card fraud activity event
- Balance the ATM GL and clearing account daily using reports
- Work with the Branch Staff in daily settlement of the ATM Machines

### **ACH AND WIRE TRANSFER PROCESSING**

- Process ACH batches originated via our business cash management service
- Process Unauthorized ACH claims with strict adherence to Regulation E
- Process domestic and foreign wire transfer requests

### **ONLINE BANKING/BILL PAY**

- Set up and support of Bank's consumer online banking and bill pay customers
- Set up and support of Bank's business online banking customers including Cash Management services such as online wire transfers, ACH origination, IPay and Positive Pay.
- Assist our consumer and business customers via the phone when they get locked out of online banking and need password resets.
- Respond to customer email inquiries received through online banking portal
- Review maintenance reports to ensure accuracy of Online Banking and Bill Pay registrations

**WORK ENVIRONMENT:**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The noise level in the work environment is usually moderate.

By signing below, you acknowledge you have read, understand, and are able to meet and/or perform the responsibilities/requirements/qualifications of this position.

\_\_\_\_\_  
Applicants Signature

\_\_\_\_\_  
Date