POSITION TITLE: Senior Electronic Banking Specialist  
REPORTS TO: Deposit Operations Assistant Manager  
SUPERVISES: N/A

To be completed by Human Resources:  
Date Approved: August 2018  
FLSA Status: Non-Exempt

POSITION SUMMARY: The Senior Electronic Banking Specialist is responsible for processing electronic funds, ACH transactions in accordance with Federal, NACHA, and Bank regulations, and policies, including the Bank’s wire transfer requests taking into consideration, the strict control environment. This role oversees the operational components which support the Cash Management product line. Responsible for maintaining strict compliance with internal controls and policies to minimize risk, which results in effective audit ratings.

RESPONSIBILITIES:

- Maintains a thorough knowledge of and ensures compliance with banking regulations and adheres to bank policies and procedures related to Automated Clearing House and NEACH compliance.
- Maintains an effective control environment adhering to best practices to mitigate risk and loss to the bank.
- Effectively communicate status updates on any issues to management. Ensure all issues are resolved in a timely manner.
- Prepar
- Ensures that Deposit/Electronic banking requests are processed and completed according to established policies and procedures.
- Reviews and maintains Business Internet Banking documentation, both internal procedural documents and external customer facing documents which can be procedural or compliance related.
- Set-up, reviews and maintains NetTeller, including ACH, EFT and remote deposit functions (RDA and RDC).
- Processes Exception Processing, to include ACH NOC’s and daily returns.
- Sets-up, reviews, and maintains Cash Management Accounts. This includes the set up and maintenance of various ancillary cash management functions (Account Reconciliation, Positive Pay, Sweeps, lockbox, online wires, online ac etc.) First line support to cash management customers after set up.
- Processes incoming and outgoing wire transactions.
- Works with incoming ACH, IAT OFAC Suspects.
- Conducts ACH Return Monitoring (ACH network risk and enforcement improving ACH network quality).
- Clears Mastersite/Billpay actions.
- Reviews, researches and clears broken parameters, ACH Batch rules in Fraud Detective.
- Adheres to BSA/OFAC compliance daily by clearing items that have hit the OFAC list for our ACH Files.
- Reviews Back Office internal audit reporting pertaining to department users.
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- Maintains a current knowledge and understanding of ACH/NACHA rules.
- Successfully pass technical and regulatory examinations by the Company.
- Provides back up support to Department as needed in order to ensure business continuity.

KNOWLEDGE, SKILLS AND ABILITIES:

- Strong organizational and time management skills
- Effective oral and written communication skills
- Ability to detect and resolve problems
- Attention to detail
- Strong analytical and problem resolution skills
- Ability to multi-task and manage expectations
- Ability to work independently as well as in a team environment
- Proficiency in Microsoft Word and Excel
- High degree of confidentiality required
- Ability to follow directions and meet deadlines
- Working knowledge of the Bank’s applications supporting customer information preferred
- Associate’s degree or 3 years’ experience in retail banking operations

PHYSICAL DEMANDS AND CONDITIONS:

- Able to sit for a long period of time
- Occasionally lift and/or move up to 25 pounds

Equal Opportunity Employer

The Job Description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee. All personnel may be required to perform duties outside their normal responsibilities from time to time, as needed.