



CCCU PURPOSE/MISSION

To serve Christ followers to live and give more abundantly

CCCU VISION

Build a community of Christ followers who transform our world through their lives and generosity

POSITION DESCRIPTION

CLASSIFICATION: EFT SPECIALIST

FLSA STATUS: NON-EXEMPT

REPORTS TO: ELECTRONIC FUNDS MANAGER
VICE PRESIDENT, ELECTRONIC SERVICES

DEPARTMENT: ELECTRONIC SERVICES

LOCATION: REMOTE

HOURS: MONDAY - FRIDAY, 7:00am to 5:30pm (Flexible 40 hours per week)
Management reserves the right to modify the work schedule as necessary.

GENERAL RESPONSIBILITIES:

The primary responsibility of this position is to assist Christian Community Credit Union to live out its Purpose/Mission daily, in every member and/or staff interaction. This position is responsible for providing outstanding service in every service interaction.

Cultivate and retain member accounts by determining the nature and extent of each member's financial service needs and make them aware of additional services and accounts available; give each member the best possible service; actively sell and promote the Credit Union's full line of investments and financial services in person, over the phone and in writing. Employee is empowered to meet member needs and resolve disputes at the initial point of contact in as quick a manner as possible, using any appropriate measure available within the scope of his/her abilities and pre-approved guidelines.

PRINCIPAL ACCOUNTABILITIES:

- Responsible for reviewing, researching, processing, and providing comprehensive support and resolution for all areas of electronic funds processing, including ACH, ATM, Cash Management, Check 21, Check Collection, RDC, Share Branching, Share Draft, and Wires in accordance with UCC4A, OFAC, Regulations E, D, J, and GG operating rules and regulations
- Review processes and make recommendations for efficiency and member service improvements
- Successfully & accurately operate multiple platforms: JHA, Symitar/Episys, Fiserv/FDR, Bottomline, FIS ImageCentre, Ensenta, STAR Station, CO-OP, Payments Xchange, Vertifi, Western Union Global Pay, and Federal Reserve
- Back up and support the following processes:

Automated Clearing House (ACH)

- Responsible for providing a high-level of quality service and expertise to members and staff through ACH delivery and processing of requests

- Responsible for incoming, outgoing, and same day ACH files; review exceptions, answer inquiries, process stop payments, reclamations, and disputes
- Report fraud-related cases within required timeframe in accordance with NACHA rules & regulations to Risk Management
- Maintain expert-level knowledge of rules and regulations applicable to ACH, and understand/comply with other applicable government regulations and laws, specifically Reg E, NACHA, the Bank Secrecy Act (BSA), Funds Availability (Reg CC), and ISA (Truth in Savings)
- Train team members on systems/applications to develop efficient communication and effective back-up support
- Ensure OFAC screening and review for all ACH files

ATM & Shared Branching

- Research and resolve ATM & Shared Branch adjustments and disputes in accordance with Reg E requirements
- Support Member Services with branch ATM processing and errors reported by members
- Support Accounting Department with balancing of branch ATM
- Review ATM/Shared Branching Deposit Activity Reports; place appropriate holds and detect potential losses due to fraud or mishandling of account by member

EFT Support Processing

- Assist with ACH payments for immediate payment collection to loans
- Assist with processing share draft stop payments to ensure timeliness
- Assist with processing online payment deposits made through other financial institutions' bill payer for credit to member accounts
- Support automatic transfers originated in the cores

Cash Management

- Assist members and Digital Solutions with Cash Management, ACH and Wire questions
- Troubleshoot and resolve issues reported by members
- Open cases with Cash Management provider for further research and resolution
- Create new Cash Management and ACH Manager profiles
- Assist members with importing ACH data from an outside source
- Assist management in conducting annual ACH & Wire Risk review

Check 21 Check Collection

- Process check adjustments, return deposits, and stop payments as received
- Process share draft exceptions and share draft returns within specified timeframes
- Verify items received on compromised accounts have authorization to be paid on new accounts
- Complete exception processing and verify totals are in balance.

Remote Deposit Capture

- Review and process Mobile Deposit exceptions (image quality, MICR misread, over limit and mandatory review)
- Review accounts for misuse, and place restrictions as appropriate
- Review accounts for limit increases/decreases
- Approve registrations
- Support Member Care Center with member inquiries and troubleshooting
- Support Ministry Team with Corporate Remote Deposit Capture increases and other inquiries

Wire Processing

- Process all domestic and international wire requests same day by specified cut-off time
- Ensure all wires have Office of Foreign Assets Control (OFAC) review and approval with required verifications
- Ensure wires contain correct routing transit identifiers and destination information, and comply with BSA travel rules
- Ensure all incoming wire transfers are completed by specified deadlines
- Ensure all incoming and outgoing wires are balanced by end of business day
- Assist and communicate with Western Union for problem solving and balancing
- Assist and communicate with Accounting Department for balancing
- Assist with WireXchange risk assessment wires

- Demonstrate enthusiastic support of CCCU's purpose/mission, vision, values, & long-term objectives
- Meet or exceed the standard score on the annual product knowledge certification
- Meet or exceed service goals as established by the Credit Union
- Comply with all regulatory requirements for financial institutions, including but not limited to Bank Secrecy Act, Anti-Money Laundering, USA Patriot Act, OFAC and Fair Lending Regulations
- Perform other duties as assigned

REQUIREMENTS:

High School Diploma or equivalent required

Minimum five years of experience working in a financial institution with a wide range of electronic services required

Minimum two years of ACH experience required; Symitar core ACH processing a plus

Experience processing wires required

Experience analyzing account activity for the purpose of detecting fraud required

PC/Windows-based software experience required, with proficiency in word processing (Word preferred) and spreadsheets (Excel preferred)

Experience in Share Draft processing preferred

Experience handling ATM/Shared Branch disputes and adjustments preferred

Accredited ACH Professional (AAP) certification preferred

Ability to work effectively with multiple tasks and interruptions

Ability to interpret information from reports and data analytic software tools

Good math skills

Excellent organizational skills and attention to detail

Ability to communicate effectively in both verbal and written formats

Knowledge of basic accounting principles

Typing skills at 40 wpm

Ability to exercise confidentiality

Regular attendance and punctuality

Ability to work as part of a team

Professional appearance

Ability to lift 20 lbs.

English literacy

This job description is to be used as an employee guideline. Management reserves the right to amend this job description if necessary.

Classification Specification for:
EFT Specialist

Physical Requirements - The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

While performing the essential functions of this job, the employee:	Occasionally (up to 3 hours per work day)	Frequently (3 - 6 hours per work day)	Regularly (more than 6 hours per work day)
Sits			X
Stands	X		
Walks	X		
Bends neck or waist	X		
Twists neck or waist	X		
Stoops or kneels	X		
Uses hands to finger, handle or grasp			X
Repetitively uses fingers			X
Reaches, pulls or pushes below shoulder level		X	
Reaches, pulls or pushes above shoulder level	X		
Lifts and carries	Up to 20 lbs.		
Talks		X	
Hears			X
Sees			X
Drives a vehicle	N/A		

Work Environment - The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

Working Condition:	Description:
Mobility	Moderate
Noise Level	Moderate
Hazardous	Minimal

Acknowledgment

I certify that I received a copy of this Classification Specification and I have read and understand what is required of me to meet the performance standards of the job.

Signature:	Date:
Name (Printed or Typed):	