

**DEPOSIT OPERATIONS SPECIALIST
(Processing/ACH)**

Job Title: Deposit Operations Specialist
FLSA Status: Non-Exempt
EEO Code: N/A

Company Job Code: OM
Division/Department: Deposit Operations
Reports to: AVP-Deposit Operations
Last Revision Date: June 2022

Summary:

Represents a contact between the customer and the bank regarding deposit account issues.

Primary Responsibilities:

- Performs start of day and end of day functions, prints notices, statements and reports as needed.
- Performs duties associated with ACH's, Wire Transfers, Cash Letter, Currency orders, Cash Management
- Processes remotely deposited checks from customers and merchants.
- Answers phones and responds to customer and employee calls on all operations issues.
- Performs checks and maintains systems on voice banking, internet banking, reporting and imaging.
- Image documents for retention.
- Responds to account queries from Social Security Administration and other financial institutions.
- Performs research for customers and subpoenas as requested.
- Other duties as assigned.

Bank Secrecy & Compliance:

- Demonstrate an understanding of the governing regulations that are involved in the banking industry: including but not limited to: Reg E, U.S. Patriot Act and Bank Secrecy Act.
- Understand and comply with bank policies regarding customer/transaction compliance that could involve: money laundering, suspicious activity, structuring, etc.
- Secure proper authorization and identification before releasing information.

Knowledge and Skill Requirements:

- Basic reading, writing and math skills required. This is normally acquired through a high school diploma or equivalent.
- 2-3 years previous experience in the banking industry
- Familiarity with bank products including internet banking, bill-pay and mobile banking.
- Word processing and internet skills (i.e., Microsoft Word, Excel, and bank related websites)
- Strong communication skills, both written and verbal.

Working Conditions:

Working Conditions are normal for an office environment. Job hours rotate on a six week schedule. Normal hours on rotation are 8:00-4:00 M-F (5 weeks), 8:00-5:30 T-Th, 8:00-5:30 F and 8:15-12:00 Saturday (1 week). Employee must have flexible schedule, able to work days off if needed and the ability to be available 24/7. Employee will be required to work overtime if problems arise and daily work needs to be processed and balanced for the end of day.