

Electronic Banking Clerk

- Reports to: TBD
- Supervises: No one

Job Summary

The Electronic Banking Clerk plays a key role in performing daily functions related to all electronic funds transfer (EFT) responsibilities including, but not limited to: wire transfers, direct deposits, ACH transfers, mobile deposits, and any future EFT products. Along with all EFT products, Clerk is also responsible for assisting the Electronic Banking Manager with development, training, selling and oversight of the bank's digital platform as well as assist employees and customers with all digital platform needs including, but not limited to: Online Banking for both consumer and commercial customers and mobile banking applications.

Assures compliance with all Bank policies and procedures, as well as, all applicable state and federal banking regulations.

Essential Duties

- Process daily BSF Billpay file prior to deadline.
- Assists customers and other bank employees with unauthorized ACH returns and maintain records of Written Statements of Unauthorized Debits.
- Process and maintain record of DNEs received.
- Receive, verify, and process origination files, ACH requests and wire requests from originating customers and sharefile users.
- Communicate with originators regarding NOC and return entries.
- Process one time ACH requests for operations and non sharefile users.
- Daily reconciliation of general ledgers related to ACH.
- Process daily ACH extract.
- Process incoming, outgoing, and international wires as received.
- Receive and upload monthly wire reports
- Maintain schedule of monthly reoccurring wires and process as scheduled
- Maintain schedule for quarterly wires and process as scheduled
- Answer customer phone calls and assist with customer needs, including but not limited to; debit cards, online banking, disputes, statements, research and stop payments or route callers appropriately
- Approve entries and assist with dual control duties
- Receive and upload quarterly OFAC reports
- Maintain records in accordance with record retention schedule
- Prepare required documentation and assist with yearly ACH audit
- Promote and cross-sell exciting products and services to current and potential customers
- Monthly goal for referrals should be met
- Backup within the department as required and assisting in special projects.
- Mail rotation & Lock up days

Essential Skills

- Communication / people skills
- Willingness to learn
- Organized
- Good time management
- Detail Oriented
- Technology Savvy
- Team player