Electronic Banking Manager

• Reports to: Jamie White, SVP Operations

Supervises: TBD

Job Summary

The Electronic Banking Manager is responsible and accountable for development, oversight, management, and growth of the online banking activities, mobile banking and the entire electronic funds transfer (EFT) processes and platforms including, but not limited to: wire transfers, direct deposits, ACH transfers, mobile deposits, and any future EFT products. It is the Electronic Banking Manager's responsibility to train all BSF staff on products as well as resolve more complex customer inquiries / request, educate and cross sell all products to customers.

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

Essential Duties

- Responsible for the development, implementation, enhancement and support of the Bank's electronic banking products and services and website presence.
- Oversees the daily operations of all online and mobile functions
 - o Takes ownership and ensures timely response and resolution of customer issues
 - o Maintains knowledge of internal resources to mitigate disruption of services to customers
 - Recommends temporary work around and viable solutions to improve customer service and response
- Communicates recurring or serious issues to Senior Management
- Assists Senior Management in the development and implementation of new electronic banking products and services and reviews existing electronic banking offerings for enhancements.
- Oversees and assists with the daily operation of e-banking including wires and ACH processing.
- Provides support and assistance to customers and employees with BSF's electronic banking products and platforms; including but not limited to, Remote Deposit Capture, OLB, telebanking, FIS Billpay, FIS People Pay, Xpress Deposit, and debit card issues and disputes.
- Oversees inventory for instant issue debit cards to ensure there is enough blank cards for daily printing and processing
- Monitors the four ATM general ledgers to ensure the cash that is loaded and withdrawn from the ATMs is accurate with the balances in the ledgers
- Balances ATM Clearing general ledger and make entries as needed
- Monitors debit card maintenance logs and reports to ensure that logs are being updated accurately.
- Enrolls customers in online banking, telebanking, Xpress Deposits, and corrects failed enrollments as needed
- Trains employees on Electronic Banking platforms and procedures
- Maintains knowledge of ACH rules and guidelines to ensure BSF is processing ACH within NACHA rules
- Maintains education and knowledge of Regulation E. Takes courses and classes regarding Regulation E, ACH, Fraud and other banking topics
- Performs dual control duties as needed
- Oversees annual SFE ACH audit and assists the Electronic Banking Clerk gather required documentation.
 Assures audit compliance and initiates corrective actions.
- Assists and gathers documentation as needed for other bank audits and exams. Assures audit compliance and initiates corrective actions as needed.
- Assumes responsibility and assists Senior Management with special projects
- Lock up and mail rotation days as scheduled
- Assists Operations Department in the absence of other bank employees

Essential Skills

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