



Savings Bank
OF MENDOCINO COUNTY
Member FDIC

Job Description

Job Title: Electronic Banking Clerk III - ACH Processing

Department: EBD

Reports To: EBD Manager

Salary Grade/Salary Range: 8 (\$16.48/hr to \$26.33/hr)

Revision Date: 1/11/2016

Position Summary

Responsible for performing a variety of duties in the Electronic Banking Department. Includes processing files, resolving problems and maintaining control records of actions.

Essential Duties and Responsibilities

- Regular and predictable attendance and punctuality.
- ACH Receive: Performs all functions related to receipt of ACH transactions, included but not limited to; receiving and uploading files, processing notification of changes and returns. Assist employees and customer with ACH questions and research. Assist branch personnel and customers with proper forms for return of unauthorized or stopped ACH transactions.
- Direct Deposit Returns and Adjustments: Processes and investigates Regulation E claims related to ACH transactions. Processes all returns related government benefits; Reclamations, DNE entries.
- ACH Origination: Performs functions related to ACH Origination files from various systems, including but not limited to; receiving daily files, processing notifications of changes and returns.
- Assist Business Services Specialist with Cash Management customers, applications, contracts, installs, training and file troubleshooting.
- Assist in process of retention and destruction of records.
- Wire Transfer: Primary verification personnel for outgoing wires both Domestic and Foreign.
- Verify balancing and verification of daily wire transactions, fees and logs.
- Prepare required documents for annual internal and external audit exams.

- Assist ACH Originators with processing and file related questions.
- Other duties as assigned.

Qualification Requirements

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience Requirements

Three to five years banking experience or equivalent combination of education and experience required. Good working knowledge of computer software including Microsoft Word, Excel and database software.

Accredited ACH Professional (AAP) Certification.

Minimum Typing Speed Required

No minimum typing speed. Requires successful completion of a test that covers; proof reading, creating a business letter and several excel spreadsheets.

Language Skills

Ability to read and interpret documents such as safety rules, operating instructions, procedure manuals, policies and memorandums. Ability to write routine correspondence and communicate effectively and tactfully, orally and in writing with fellow employees, customers, vendors and management.

Mathematical Skills

Ability to add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals. Ability to use a basic calculator.

Reasoning Ability

Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram or schedule form.

Other Skills and Abilities

To perform the job successfully, an individual should demonstrate the following competencies:

- *Exceptional interpersonal skills. Ability to interact positively with supervisor, co-workers and customers especially when in a stressful environment.
- Accuracy and Quality - Ability to achieve a high standard with work processes and outcomes, is able to complete tasks with a concern for all details involved; monitors and checks work for precision, clarity and completeness; produces quality results.
- Ability to work well under pressure of tight deadlines.
- Attend job-related webinars, seminar and conferences as required. Most during work hours but some require travel out of town.
- Ability to display initiative, assume responsibility, make and act upon decisions within the scope of assigned authority.
- Customer Service - To provide internal and external customers with the highest quality of customer service that meets their needs, in a timely, efficient and professional manner.

Physical Demands

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 accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to stand, walk, sit, reach with arms, talk or hear and use hands to finger, handle or feel objects, tools or controls. The employee is occasionally required to climb or balance, stoop, kneel, crouch and may occasionally use ladders for a variety of tasks. The employee must frequently lift and/or move 10-20 pounds and occasionally lift and/or move 25-50 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus. Some driving may be required.

Post-offer physical is not required for this position.

Acknowledgment:

I understand that this job description should in no way be construed as a contract for employment, but rather is intended to indicate the general nature and level of work to be performed. Nothing in this job description restricts management’s right to assign or reassign duties and responsibilities to or from this job at any time. It is not designed to contain nor be interpreted as a comprehensive account of all the responsibilities and/or qualifications required of an employee assigned to this job. These job duties may be subject to change at any time due to reasonable accommodation or other reasons. Further, I understand that if I have any physical limitations or require any accommodations in order to perform the essential functions of my job, I must immediately inform my supervisor.

Employee Signature

Date

Supervisor Signature

Date