

# Operations Specialist - Banking - Full Time

BELLAIRE, OH

## POSITION OVERVIEW:

Provides customer service via non-direct methods such as telephone, e-mail, and other remote methods. Responsible for a variety of regular and recurring moderately to highly complex operational and accounting functions to support bank operations.

Provide coverage for Wire and ACH processing, Exception Item Processing, EFT Error & Fraud litigation, Escheatment process, EOY tax notice coordination, and processing of levy, garnishment, and subpoenas for the Bank. Additionally, this position is responsible for covering all areas of operations and provides backup for systems administration. Complies with all Bank policies and procedures, as well as applicable state and federal banking regulations.

## Minimum Position Requirements:

- High school diploma or equivalent and one year of related experience and/or training.
- Associates or bachelor's degree in business and/or related field
- Work related experience should consist of a financial institution cash handling and/or financial industry related.
- One year of successful experience working in a centralized operations or branch environment; Cleartouch experience helpful but not required.
- Preferred working knowledge of ACH, Debit Cards, Online Banking and Mobile Banking
- Intermediate experience, knowledge and training in branch operation activities, terminology and products and services.
- Intermediate knowledge of related state and federal banking compliance regulations, and other bank operational policies.
- Ability to effectively troubleshoot problems and take a proactive approach in issue resolution.
- Excellent written and verbal communication and presentation skills.
- Ability to respond effectively to inquiries from internal team members and customers and demonstration of excellence in customer service always.
- Working knowledge of word processing, spreadsheet and database software programs desired.
- Ability to work effectively in a team environment as well as accomplish work assignments under minimal supervision and tight schedules.
- Well-developed analytical and troubleshooting skills.
- Strong initiative and sense of urgency in tackling new projects and proven ability to successfully and consistently execute sound judgment.

- Experience in ensuring compliance with all governing regulations with emphasis on AML-BSA/SAR/OFAC monitoring and reporting
- Must have experience with organizing, prioritizing, and managing work responsibilities and assigned projects.

### **Primary and Essential Responsibilities:**

- Delivers exceptional customer service via phone, email or on occasion in person, for all electronic banking products, including but not limited to:
  - Online Banking
  - Mobile Banking
  - Bill Pay
  - Debit Cards
  - ACH
  - Remote Deposit
  - Mobile Check Scanning
  - Wire Transfers
- Performs various day to day Operational functions to ensure timely and accurate processing to include but is not limited to:
  - Daily overdraft processing and ATM reconciliation
  - Timely and accurate completion of file maintenance and new account verification
  - Check adjustments, returned items, large item review, branch check scanning
  - Returned mail processing.
  - Responds to inquiries or refers inquiries to the appropriate department or person; exhibits the necessary follow through.
  - Process and fulfill customer requests for account research requests.
  - Provide support to branch staff regarding core banking and general troubleshooting.
  - Process daily CD interest check issuance and proactively resolves issues relating to errors.
  - Process ACH payments by ensuring documents received are complete and accurate, create scheduled payments and perform audit on payment entries.
  - Perform various audits where applicable.
  - Processes Regulation E disputes.
  - Assists in reviewing various card re-issue and fraud monitoring reports.
  - Processing of orders and maintenance requests for debit cards, on-line banking and bill pay.
  - Manages and processes incoming and outgoing wire transfer requests accurately.
  - Ensures that ATM technical matters are resolved timely.
  - Manage ATM cash orders and communicate load amounts to vendors.
  - Research and resolve ATM malfunctions and work with vendor for repairs.

- Perform various support tasks related to Operational and Bank-wide products including but not limited to:
  - Kasasa Rewards Checking
  - Promontory CDARS accounts
- Assists with periodic required processes including enterprise-wide escheatment and annual tax preparation
- Knowledgeable of the IRA products that the Bank offers
- Follows policies and procedures; completes administrative tasks correctly and on time; supports the Bank's goals and values; benefits the bank through outside activities.
- Adhere to applicable compliance/operational risk controls in accordance with regulatory standards and policies.
- Maintain internal control standards, including timely implementation of internal and external audit points together with any issues raised by external regulators as applicable.
- Complete other related duties as requested or directed.

#### **GENERAL KNOWLEDGE, SKILLS, AND ABILITIES:**

- Excellent verbal and written communication skills.
- Good interpersonal skills: able to work well with a wide range of people.
- Demonstrates dependability through good attendance and adherence to timelines and schedules.
- Self-motivated and self-directed. Ability to work independently and assume accountability for area of responsibility.
- Good follow through on projects and deliverables.
- Strong analytical and problem-solving skills.
- Capacity to maintain accuracy and promptly complete duties with a high degree of attention to detail while meeting deadlines.
- Strong sense of customer service (internal and external).
- Proficient in MS Word: Word, Excel, Windows, Outlook, and Internet use, with ability to adapt to new technology.
- Able and willing to continue business skill development.

#### **Physical Demands:** Light/Sedentary

This position is eligible for all full-time benefits (health, dental, vision, disability, 401k retirement plan, and paid time off). Compensation will be commensurate upon experience level. Qualified candidates must submit their resume and cover letter to **Meghan Ball at [hr@belmontsavingsbk.com](mailto:hr@belmontsavingsbk.com)**

Equal Opportunity Employer