

# ONLINE BANKING SPECIALIST

## Job Description



**DEPARTMENT:** Operations | Online Banking

**REPORTS TO:** Online Banking Manager

### POSITION SUMMARY

Assists in providing best in class support to our internal and external customers on all cash management, online banking, and mobile banking products. Works with the Online Banking Manager to proactively identify issues or needed changes, recommends resolution, and participates in quality improvement efforts. Adheres to all regulatory compliance. Is extremely detailed oriented in operational duties and quality control review. Assists Online Banking Manager with navigational questions and problems with bank applications. Performs customer account maintenance as appropriate. Provides prompt, courteous, and excellent service to internal and external customers at all times. Assists other operational support areas in the completion of their duties in times of unusual activity or as directed by management. Contributes to the effort of the Bank by performing other duties as assigned.

### ESSENTIAL DUTIES & RESPONSIBILITIES

#### Cash Management:

- Works with Online Banking Manager to process new and existing Cash Management customer setup paperwork for all Cash Management products including but not limited to: ACH, RDC, and Positive Pay.
- In conjunction with the Online Banking Manager, helps customers with initial Cash Management setup.
- May assist in training new and existing customers on all Cash Management products as needed via telephone, remote computer access, or customer visit.
- Assists business customers with all Cash Management product issues.
- Meets referral goals and tracks all new business opportunities brought to the bank.
- May assist in researching competitor Cash Management programs and conducting peer analysis.

#### Online and Mobile Banking:

- Completes all daily procedures.
- Manages Bill Pay issues and ensures prompt resolution to customer.
- Works with vendors to provide customer issue resolution.

#### Operations:

- Performs Credit Card Operations.
- Performs Debit Card Operations.
- Assists in administration of Gift Card Program.
- Assists in Merchant Card Services.
- Directs stakeholders on cardholder dispute process.
- Assists in card inventory and tracking logs.
- Performs Wire Processing and ACH processing.
- Executes Exception Item Processing process.

- Completes all Club Account Processing and Safe Deposit Account Processing.
- Works collaboratively to help manage BPM maintenance and projects.
- Researches all internal and external customer's inquiries and provides prompt response.
- Maintains standard operations procedural documentation.
- Assists with data base corrections and changes as needed.
- Answers any customer calls and maintains high level of customer service.
- Performs quality control.
- Performs the filing and scanning of customer documentation.
- Assists with yearend processing procedures and answers 1099 or 1098 reporting questions.
- Supports department conversion initiatives and new product launches.
- Assists with maintenance and updates on all Fiserv modules.
- Resolves any loan or deposit related exceptions or corrections.
- Performs Loan Operations functions as needed.

### OTHER FUNCTIONS

- Works cooperatively with all other areas within the Operations Department.
- Maintains compliance with all banking laws, acts, regulations and bank policies and procedures.
- Any other duties and/or projects as assigned by management.

### REQUIREMENTS & QUALIFICATIONS

- Education/Specialized License(s): Bachelor's Degree in Finance, Accounting, IT or other business or related field preferred.
- Experience: 2-4 years Cash Management, Online Banking or Bank Operations experience.
- Specific Skills: Proficient computer skills including Microsoft Excel proficiency; above average communication skills.
- Supervisory Responsibility: None.
- Working Conditions: 40 hours per week, Monday-Friday 8:00 AM – 5:00 PM, with a rotating Friday schedule until 6:00 PM including some Saturday's with additional hours required as necessary or assigned. Limited local travel for support, implementation, and client training may be required.

**Employee Name (Print):**

**Employee Signature:**

**Date:**