

JOB TITLE: ELECTRONIC BANKING/DEPOSIT OPERATIONS CLERK

Location: Norwalk, CT

Type: Non-Exempt/Non-Officer

Position summary:

Responsible for daily electronic banking, deposit operations and associated accounting functions in accordance with Bank policies, operating procedures, audit requirements and federal regulations while adhering to deadlines

Qualifications required:

- High School Diploma or equivalent
- Two years' bank operations experience
- Two years' experience with online/mobile banking products, ATM/Debit card products, remote deposit capture and ACH processing, Federal Reserve check, ACH and adjustment processing
- Basic accounting skills and proficient in Windows and Excel

Qualifications desired:

- Experience as a customer service representative, teller or with fraud detection area

Essential functions and responsibilities:

- Assist with consumer and business online banking access i.e. new user set up, password resets, monthly service charges and multifactor authentication
- Assist with the administration of Positive Pay including company set up, updating procedures and customer guide and assisting branch personnel with inquiries.
 - Assist online customers with bill payment inquiries, ACH and wire originations, Web connect functionality, stop payment requests, mobile banking, etc.
- Monitor the daily incoming ACH return reports and notify customers as required
- Process manual ACH returns as needed due to stop payments/unauthorized entries, etc.
- Update log with daily ACH and Remote Capture totals
- Assist with the daily functions of the ATM/Debit Card program i.e. card issuance, hot carding, researching and resolving customer inquiries
- Assist with researching/resolving Debit Card fraud reported by customers, Enfact cases and Visa alerts
- Assist with researching and resolving Reg. E EFT errors i.e. completion of affidavits or statement of errors, provisional transactional credit, customer notices, case submission and management, maintenance of Reg. E log
- Research and resolve deposit account customer inquiries, encoding errors, photocopies, etc.
- Assist with daily processing of large dollar signature verification using IS Verify to identify possible instances of fraud, contact branch personnel as needed and timely notification to the Deposit Operations Supervisor of items to be returned
- Submit adjustment cases to Fed for encoding errors, duplicate check processing and cash letter differences
- Assist with new Remote Capture product set up i.e. company set up, administrator authorization, password generation and service charges

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- Process outgoing online banking wires including obtaining customer callback verification from branch
- Verify and submit checks deposited via Mobile Capture for completeness of items i.e. stale date, check signed, endorsement, etc.
- Assist with timely completion of subpoenas, court orders, judgments, etc.
- Prepare daily journal entries as needed for collection items and back-up/IRA withholding
- Assist with preparing daily/monthly general ledger reconciliations i.e. currency orders, adjustments, withholding accounts, ACH in process, etc.
- Provide back-up processing daily branch payment decisions, print/mail overdraft notices to customers
- Provide back-up in the daily balancing of Branch Capture Electronic Cash Letters
- Provide back-up as needed in the preparation /processing of daily accounting entries for Fed transactions, Inclearing, cash letter(s) and ACH settlements
- Provide back-up in balancing daily settlement of ATM/Debit card transactions, prepare accounting entries, research and resolve differences and reconcile ATM suspense accounts
- Provide back-up in the review of daily incoming files i.e. Inclearing and ACH files and correcting rejects, OFAC and process IAT transactions, etc.
- Provide back-up processing return deposited items i.e. large dollar notifications, holds, account entries, notice mailing, etc.
- Assist with the administration of the IRA program i.e. ensuring completion of new account forms, accuracy of 1099R's and 5498's,
annual Required Minimum Distributions and annual statement distribution
- Assist with record retention requirements of Deposit Operations Department
- Assist with keeping all department procedures related to electronic banking updated and current
- Inform management of potential losses and or issues due to errors or fraud
- Adhere to all the policies, procedures, and requirements outlined in the Employee Handbook
- Comply with all Bank policies, procedures, audit requirements, and federal regulations as related to this position
- Complete all required training within deadlines as related to this position
- Regular and predictable attendance
- Perform other related duties as assigned

Success factors/job competencies:

- Ability to work well independently and with others
- High degree of accuracy and attention to detail
- Strong communication skills, written and verbal
- Organizational and time management skills
- Ability to meet multiple departmental deadlines