

JOB TITLE: ELECTRONIC BANKING/ DEPOSIT OPERATIONS CLERK I

Location: Norwalk, CT

Type: Non-Exempt

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 Deposit Operations Experience
- Two years Electronic Banking Experience
- Basic accounting skills and proficient in Windows and Excel

Qualifications Desired:

- Experience as a customer service representative, teller or with fraud detection area and wire transfer processing

Essential Functions and Responsibilities:

- Process consumer/business online access i.e. new user set up, password resets, monthly service charges and multifactor authentication
- Assist customers with bill payment inquiries, Zelle, ACH/wire originations, Web connect functionality, stop payments, mobile banking, etc.
- Monitor the daily incoming ACH return reports and notify customers as required; monitor outgoing/incoming ACH settlement files
- Process manual ACH returns as needed due to stop payments/unauthorized entries, etc.
- Update log with daily ACH and Remote Capture totals
- Process the daily functions of the ATM/Debit Card program i.e. card issuance, Temporary Vault Card tracking, hot carding, researching and resolving customer inquiries
- Balance daily settlement of ATM/Debit card transactions, prepare accounting entries, research and resolve differences and reconcile ATM suspense accounts
- Research and resolve Debit Card fraud reported by customers or Enfact cases
- Research and resolve 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
- Process outgoing online banking wires including obtaining customer callback verification from branch
- Process incoming and outgoing wire transfers, mail/fax notification advices
- 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 and process daily accounting entries for Fed transactions, Inclearing, cash letter and ACH settlements
- Balance various general ledger suspense accounts related to operations department daily, weekly and monthly i.e. FRB items in collection, Correspondent bank, Inclearing in process, Deposit products to GL, etc.
- Process daily branch payment decisions, print/mail overdraft notices to customers
- Daily balancing of Branch Capture Electronic Cash Letters
- Review of daily incoming files i.e. Inclearing and ACH files and correcting rejects, OFAC and process IAT transactions, etc.
- Process return deposited items i.e. large dollar notifications, holds, account entries, notice mailing, etc.
- Assist with record retention requirements of Deposit Operations Department
- Inform management of potential losses and or issues due to errors or fraud
- Regular and predictable attendance
- 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
- Perform other related duties as assigned