

JOB TITLE: DEPOSIT OPERATIONS SPECIALIST II

Location: Norwalk

Type: Full-Time/ Non-Exempt/Non-Officer/40 Hours per Week

This is not a remote position.

Position Summary:

Responsible for daily deposit operations including support for electronic banking products 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 GED
- Three years Bank Operations experience required
- Windows and Excel proficiency
- Basic accounting skills

Essential Functions and Responsibilities:

- Save electronically and forward to appropriate departments the daily statement activity for FRB and correspondent bank accounts
- Prepare the GL entries spreadsheet based on FRB and correspondent bank transaction activity, ATM settlement and GL error report
- Process Branch Capture adjustments, scan and transmit items for out of balance issues
- Download, save and print Returned Deposited items from the Fed site, and assist with posting, process large dollar notifications
- Download reports from ISResearch for retention and update log with daily ACH and Remote Capture totals
- Process and/or verify accurately and timely the exceptions reports-ACH and Inclearing, send return cash letter to Fiserv and send large dollar notifications
- Print all customer notices i.e. maturity notices, return items, etc. and prepare for mailing
- Review and process items in IS Verify per branch decisions and follow up with branch staff for Positive Pay returned items
- Review daily Inclearing/ACH incoming files for corrections/rejects (file load errors) and process corrections to clear items as needed, OFAC and load IAT transactions
- Compare the interest rate changes report next day to the rate change sheet to ensure no other system changes were made
- Prepare general ledger reconciliations related to the Deposit Operations area such as Inclearing and ACH in process, FRB items in collection, ATM settlement, etc. and assist with resolution of more complex balancing issues
- Assist branch staff in resolving customer inquiries and deposit account discrepancies
- Process FRB cash letter adjustments as needed

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- Validate/approve and/or input daily incoming/outgoing wire transfers submitted via DNA Web, Fed or branch, accurately and timely
- Set up WITS for beginning of day, verify outgoing wires to branch logs and complete the end of day process on WITS
- Place, verify and save stop payments on deposit accounts
- Process incoming mail, deposits, loan payments, etc. and returned mail by notifying Branches or Loan Operations and place lock-out flag on account via Core DNA
- Process consumer and business online banking access i.e., new user set up, password resets, monthly service charges and multifactor authentication
- Assist online customers with bill payment inquiries, Zelle, ACH and wire originations, DNA Web functionality
- Review deposited Mobile Capture items for completeness, i.e., stale date, signature missing, numerical vs legal line difference, alterations, endorsement invalid or missing, etc. and approve checks for processing
- Process ACH exceptions and ACH manual returns as needed due to stop payments/ unauthorized entries, etc.
- Review daily ACH file transmissions in ACH Manager for any exceptions
- Debit card issuance, hot carding and problem resolution
- Print Allotment checks and mail timely as needed
- Process foreign check collections
- Clear internal DDA accounts of billing entries i.e., HSA activity, NEACH billing, etc.
- Assist with research for subpoenas and other service of processes, asset verification and balance confirmations
- Prepare and validate monthly IOLTA report to be sent to the CT Bar
- Process Deluxe weekly billing to the appropriate DDA account
- Assist with the administration of Positive Pay i.e. company set up, updating procedures and customer guide and assisting branch personnel and customers with inquiries.
- Assist with DNA Web and Mobiliti upgrades including preparation of branch and customer training material
- Assist with the annual due diligence reviews of ACH and RDC customer activit
- Assist with new Remote Capture product set up i.e., company set up, administrator authorization and password generation
- Process Reg E claims/Chargebacks and debit card fraud mitigation alerts (EnFact) timely and accurately
- Assist with preparation and gathering of requested documents for wire transfer, ACH and deposit operations audits
- Assist with record retention requirements of the department
- Inform management of potential losses and or issues due to errors and/or fraud

Salary Range: \$55,000-\$75,000

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