

Job Description

Support Services Assistant II

ACH Processor

Department: Support Services
Reports to: Support Services Manager
Supervises: N/A

Date: 8/4/2021

Summary: Responsible for posting and processing ACH files. Monitor and log large item transactions, work IAT report for OFAC, ACH research, submit and log unauthorized or revoked ACHs and handle customer correspondence. Produce ACH returns report over .50%, ACH filter set up and monitoring. Correctly repost ACH items, send Notification of Change to originators on account numbers and types of accounts. Stay current with ACH Updates, attend available training, and prepare for various ACH certifications. Prepare and submit requested files for audit. Scan all ACH and wire transfer documents. Assist cash management customers with any ACH corrections or ACH return information. Complete ACH and Nettle upload (Cash Management) functions for transmission to the Federal Reserve.

Assist with Wire Transfers by performing keying, verification, posting of incoming and outgoing wires, call backs, send email wire confirmations to all title companies, prepare daily recurring wires, create a wire daily log and enter/update Wire Transfer Agreements on a daily basis.

Provides backup for Item Processing, which includes keying, balancing and posting. Statement and notice preparation, Verification of Deposits, Savings Bond remittance, Canadian Item remittance to Federal Reserve and TR registry download.

Provide backup for other positions in the Support Services Department.
Other duties as assigned.

Duties and Responsibilities:

1. Accuracy

- Accuracy is important in completion of all assigned duties

2. Timeliness

Daily

- ACH Error register Report AC4450 perform maintenance changes to correct accounts
- Input Notifications of Change (NOC's) to originators on FedLine Advantage from ACH Error Register Report
- ACH returns report (NonPost) AC7210
- ACH Filter setup and monitor/decision daily (contact account holders on exceptions)
- ACH Risk threshold received via email
- ACH Warehouse Transaction Volume (Cognos) review at 10:00 am and 4:00 pm
- Daily review of International ACH Transactions (IAT) for OFAC suspects after each file download
- Monitor Large Item transactions as emails from FRB arrive

- Post ACH transactions by 9:00 a.m. (C & D file), 10:00 a.m. (A file Same Day ACH) and 2:00 p.m. (B file) daily and 4:00 (C Same Day ACH).
- Process Cash Management file to Federal Reserve by 4:00 p.m. (accurate transmittal receipt and verification)
- Cash management follow up with Customers or Officer approvals for initiations without transmittals or transmittals without originations.
- Scan all ACH and wire transfer documents daily
- Return Unauthorized or Revoked ACH Claims via FedLine and mail a resolution letter within Reg E timelines
- Wire Transfer Agreement documentation (new/updates) - >\$25,000 consumer and on all business wires

Monthly

- Create Unauthorized ACH returns report over .50%, attach supporting documentation and message accounts

Semi Annual

- BB1 Report to FRB

Other/As Needed

- ACH research
- Prepare and submit requested files for audit.
- FR2900 as requested from Fed

3. Efficiencies/Projects

- Evaluate job duties for efficiencies
- Update procedures as necessary
- Assist with projects as necessary
- Monitor personal hours weekly to avoid overtime.

4. Knowledge

- Understand bank services and products
- Attend seminars, bank training and webinars to improve skills related to the job when available
- Understand Regulation E and BSA for proper reporting
- Stay current with ACH Updates, attend available training to obtain payments certifications(s) AAP, APRP, BSACS, CCO, CPP, CTM, NCP

5. Quality Service/Teamwork

- Provide courteous, accurate and timely service to internal and external customers
- Follow the core values and standards set by the Bank

Other duties as assigned.

Qualifications

High School Diploma or general education degree. One year related experience and or training; or equivalent combination of education and experience preferred. Ability to read and write routine reports and correspondence. Ability to speak effectively. Ability to add, subtract, multiply, and divide using whole numbers, common fractions and decimals. Ability to compute rate, ratio and percent. Ability to apply commonsense understanding to carry out instructions

furnished in written, oral, or diagram form. Ability to handle a variety of situations within the department. Ability to include ten key, typing, computer skills, communication skills, and basic clerical skills. Knowledge in Microsoft Word and Excel preferred.

Work Environment

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The employee is frequently required to sit and occasionally required to walk and be able to talk and hear. The employee must occasionally lift and/or move up to 10 pounds. Specific vision abilities required by this job include close vision and the ability to adjust focus. The noise level in the work environment is usually moderate. Assigned duties can be performed remotely with some assistance from in house personnel.

Equal Employment Opportunity Employer/M/F/Disability/Veteran