

SCFG POSITION DESCRIPTION

Position Title:	Deposit Operations Specialist 1 – 2
FLSA Status:	Non-Exempt
Department:	Deposit Operations
Reporting To:	VP, Deposit Operations Manager
Direct Reports (#)	None
Location:	Operations Center – Thomaston, Ga/ Cumming, Ga.
Original or Revised Date:	4/12/17

Contact: If you are interested in this employment opportunity or you know someone who is interested, please email your resume to jane.prescott@southcrestbank.com.

Basic Function: This position is responsible for the unposted items, NSF, chargebacks, returns, Fed adjustments, ACH and Wire transfer processing, debit card administration, mobile deposit review and administration, branch currency and coin orders, account maintenance, review of system reports, account notices, log completion, electronic filing of departmental documentation, support to the branches and other departments with research on deposit related issues. Maintains compliance with regulations, bank policy and procedures and NACHA rules while performing duties of the position.

Determination of Level:

The level of a Deposit Operations Specialist is determined by senior management and is based on the ongoing successful performance of the employee. Additionally, the level of experience, the amount of duties, responsibilities, along with the volume and the ability to problem-solve complex issues are indicative of the level.

Essential Duties & Responsibilities:

1. The ability to effectively and efficiently research and process Unposted, NSF and returned items within established deadlines. This may include processing items that have been marked for return, charging customer accounts where items have been returned to us, Fed adjustments, ACH transactions and other exception items.
2. Process incoming and outgoing wire transfers, to include, verification of OFAC scans, proper sending authorization and all required documentation has been received. Balancing and review of daily wire activity and updating wire log.
3. Process daily ACH origination files to ensure proper verification documentation received from the customer, files are within the customers approved origination limit and review of OFAC scans. Review the IAT report and OFAC scan result for incoming ACH file.
4. Perform debit card maintenance, such as travel rule updates and ARB rules. Review, notify and monitor appropriate personnel of debit card fraud alerts and compromised card notifications.
5. Responsible for debit card and ACH transaction disputes. Ensure dispute processing is within the guidelines of Regulation E and bank policy and procedures. Ensure that all appropriate documents for the dispute have been received; manage the dispute until it is finalized and closed. Maintain Reg. E disputes log.

6. Review all mobile deposits over set system limit to approve or reject. Respond to request for temporary or permanent adjustments to mobile deposit limits. Maintain mobile CIF by adding or removing accounts.
7. Monitor account excessive withdrawal reports as required for Regulation D; manage process for logging and flagging accounts that violate the excessive withdrawal limitations as outlined by bank policy and procedures.
8. Manage the process for weekly cash orders and shipments for the branches and ATMs.
9. Perform various account maintenance such as account statuses, automatic transfer authorizations, account escheatment processing, and other maintenance as required for the position.
10. Review and monitor Core system reports.
11. Update various deposit ops department logs and perform filing of departmental documentation as required for retention purposes.
12. Provide a high degree of professionalism and service to our internal customers.
13. Strong research and problem resolution skills with the ability to research and respond to all types of inquiries, errors and outages that occur.
14. A strong attention to detail, follow-up, self-check work and the ability to remain calm, effective and efficient while adapting fluctuating volumes, and workloads in sometimes stressful situations and clients.
15. Assures that all qualified employees receive equal opportunity and consideration regardless of race, color, religion, sex/gender, national origin, age, disability, sexual preference, physical handicap, veterans' status or any other characteristics protected by law.
16. Conforms in all respects with applicable federal, state and local laws, regulations, ordinances and other orders, and to all company policies, procedures and directives from the employee's superiors, and takes appropriate steps to assure compliance by personnel under the employee's supervision.
17. Complies with all information requests from compliance, auditing, finance and the human resource departments in order to insure compliance with laws and company policy.

Scope of Responsibility:

This position is responsible for effectively and efficiently performing their job duties and responsibilities. They must maintain the ability to utilize strong and effective customer service skills, and attention to detail, and to work within the procedures and requirements established by regulatory bodies and the bank. And perform other duties as required.

Required and Preferred Qualifications

1. High School Diploma or GED required; post-High School education preferred.
2. Work Experience: proficiency in 10-key calculator, MS Office® and standard office equipment (fax, copier, telephones, scanners, etc.) required; minimum of five years of banking experience and an understanding of bank business preferred.
3. Mathematical aptitude, proficient keyboard skills, strong mathematical skills and work ethic, self-motivation and knowledge of MS Windows based applications.



4. Strong customer service and communication skills with the ability to satisfactorily resolve various types of issues/problems for internal and external customers.
5. The ability to work Saturdays, extended hours and as necessary.

General Statement:

The duties listed are not set forth for the purposes of limiting the assignment of work. They are not to be construed as a complete list of the many duties normally to be performed under a position title or those to be assigned and performed temporarily outside an employee's normal line of work.
