



## UNIVERSAL ELECTRONIC PAYMENTS SPECIALIST II BARNESVILLE

**United Bank** is a growing 112 year old \$1.3 billion Community Bank that proudly provides Signature Service to our customers in 18 locations in 11 counties throughout Middle Georgia.

### **Job Summary:**

Performs duties to ensure the overall operational effectiveness of all electronic payment related products and services to include, but is not limited to: Wire Transfers, ACH, RDC, Positive Pay, Dispute & Error Resolution Processing, ATM/Debit Card/Credit Card/Prepaid Card Balancing and Cash Management Customer Support.

### **General Description/Duties:**

- Ensures all electronic payments functions are correctly completed and that deadlines are met.
- Coordinates with other Electronic Payments Area (EPA) staff to ensure efficiency of processes and that cross-training is in place for critical functions.
- Process incoming and outgoing wire transfers and ACH files and ensures compliance with OFAC requirements for all wire transfer originators and beneficiaries.
- Place branch cash shipments/orders to the Federal Reserve Bank.
- Processes ACH and card disputes and adjustments in compliance with affiliated card networks and federal regulations (Regulation E).
- Prepares reconcilements for ATM/Debit Card/Credit Card/Prepaid Card settlement accounts.
- Partners with and assists Business Banking with new customer product setups and problem resolution as needed: communicates in a professional manner with clear emphasis on providing quality customer service and operational support to the bank's Cash Management customers.
- Assists branch personnel in problem resolution as needed: communicates in a professional manner with clear emphasis on providing quality customer service and operational support.
- Maintains composure in frustrating situations and adapts to and helps others adapt to change.
- Works closely with the Electronic Payments Supervisor to assist with department and procedure development and other special projects as needed with emphasis on efficient and streamlined processes.
- Reports suspicious activity through proper channels and works closely with the Fraud department.
- Remains current on all enhancements of applicable systems and attends training as required.
- Maintains communication with software provider, electronic payments processors and other vendors. Makes support calls as needed.

- Position will be required to comply with all Federal and State banking laws and related regulations, to include but not limited to the Bank Secrecy Act.
- Remains knowledgeable of all electronic payment-related products and services.
- May be cross-trained to perform other operational functions.

**Job / Experience Requirements:**

- High school diploma or GED required.
- AAP Certification preferred.
- Minimum 3-5 years of Operations or bank experience preferred.
- Customer service oriented and a team player.
- Ability to make sound judgment decisions and to discern severity of operational problems.
- Knowledge of Federal and State banking regulations.
- Excellent communication skills: communicates respectfully in a straightforward and assertive fashion while listening carefully to what others are saying.
- Analytical and good problem solving skills.
- Ability to respond quickly as required by changing circumstances.
- Ability to maintain confidentiality.
- Working knowledge of word processing and spreadsheet software applications.
- Excellent organizational skills, able to prioritize responsibilities and adhere to deadlines.
- Must be willing to cross train and complete other assigned duties.
- Proactively seeks and takes on new responsibilities in the electronic payments area.

**United Bank provides equal opportunity in employment for all qualified persons and prohibits discrimination in employment on the basis of race, color, religion, sex, sexual orientation, gender identity, national origin, age, veterans status, disability unrelated to job requirements, genetic information, military service, or other protected status. Please send all resumes to [lgosdin@unitedbank.net](mailto:lgosdin@unitedbank.net)**