



Job Title: EFT Coordinator
Date Prepared: March 2023
Reports To: Accounting Manager
Department: Accounting / Backoffice
Status: Hourly / Non-Exempt
Job Grade: 6

Purpose

Performs clerical duties involving electronic funds transfer (EFT), automated clearing house (ACH), and payroll functions in a timely manner that provides members with quality service. Reconcile accounts in accordance with credit union policies and procedures.

Essential Functions

1. Responsible for all Automatic Clearing House (ACH) and Share Draft transactions and activity on member accounts. Monitors all returned check items for non-sufficient funds. Clears checks if funds are available. Monitors all returned check items and return items that cannot be posted.
2. Post ACH Exceptions manually. Determines cause of problem or why transaction did not post automatically. Take appropriate action to rectify. Sets up distributions for ACH.
3. Accurately prepares/processes all necessary paperwork to close unsatisfactory accounts.
4. Balances daily incoming ACH transactions to Fed Account.
5. Researches and adjusts for tallies and encoding errors.
6. Ability to read/interpret a PC terminal, member's checkbooks, computer generated documents, statements, and receipts.
7. Responds to and resolves member's questions/problems per telephone or in-person inquiries regarding EFT, ACH, Payroll or Share Draft Accounts.
8. Verify Corp One reports and ACH files.
9. Responsible for payroll deposits (electronically, manually or through ACH).
10. Orders photocopies of checks; processes stop payments of checks for members and sends out returned item notices.
11. Process address change and data change maintenance requests.
12. Assist in solving member issues or questions in a timely manner.
13. Assist with origination, keying database, and verifications of batches.
14. Perform return statement processing.
15. Provide member support for Home Banking and other credit union products/services.
16. Provide back up to card coordinator by ordering debit and credit cards, changing pin #'s, balancing daily reports, closing debit and credit cards, applying travel notices, and working fraud and dispute reports from FIS/PSCU.
17. Assist in the research and follow-up on member and staff plastic card / debit inquiries.

Other Duties

1. Accurately completes and inputs stop payment orders, address changes, account information updates, and general account file maintenance as needed.
2. Verifies and sends wires as needed or assigned.
3. Processes Child Support requests.
4. Maintains a high degree of service to members and associated third-party vendors or agencies.
5. Keeps work area neat and organized. Keeps all confidential documents out of sight.
6. Performs special assignments and other duties as assigned by Accounting Manager.

7. Completes annual compliance training in all required regulations and policies.
8. Maintains compliance with all required regulations and policies, BSA, OFAC, etc.
9. Maintain a high level of confidentiality with credit union and member information.
10. Maintains regular and reliable attendance.

Qualifications

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill, and/or ability required to perform the position satisfactorily. Individual abilities may result in some deviation from these guidelines.

Preferred Experience

High School diploma or GED required. A Two-year degree in accounting or related field preferred. Experience working with the public and/or customer service required. Experience in accounts payable preferred. Must have strong written and oral communication skills. Ability to analyze accounting data and reports. Ability to organize and prioritize tasks. Ability to work independently with minimal supervision. Responsible for producing high-quality work that is error-free. Must have the ability to handle the pressure of deadlines.

Skills/Abilities

Working knowledge of Microsoft Office applications including Outlook, Excel, and Word.

Working knowledge using computers and related equipment, 10-key calculator, multi-line telephone/intercom systems, and a variety of general office equipment including copy machines, scanners, and fax equipment.

Accurate data input skills. Ability to interact tactfully and professionally with credit union staff as well as external contacts. Extremely good verbal and written communication skills with both internal and external contacts daily to assist as needed. Maintain a high degree of confidentiality in dealing with various credit union, personnel, and member information. Light travel is required. Travel to various branch locations or to off-site trainings may be necessary on occasion.

Decision Making

To exercise sound judgement when making decisions as they relate to position duties and the credit union's policies and procedures.

Financial responsibilities

To be responsible for safeguarding the credit union's assets by ensuring that policies and procedures are followed. The results of an error or failure to follow-through on any assigned duties of this position could cause any of the following consequences: Loss of member goodwill and confidence; Monetary loss to the Credit Union; audit and compliance exceptions.

Physical Requirements

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. Performing work through repetitive eye/hand coordination. Write using a pen/pencil or personal computer keyboard daily. Must be able to communicate through speaking and hearing and use visual acuity for examining and reading documentation. Position is required to sit, pull, push, reach, and use repetitive hand motions. Position may be required to work long or unusual hours on occasion. Ability to work overtime, attend meetings, seminars, and travel.

Working Conditions

Work is performed primarily indoors with some potential for exposure to safety and health hazards related to electronics work. May require periodic travel between branches. There is exposure to potentially hazardous

conditions such as robbery. Employees are to receive detailed instructions and procedures to follow to minimize risk. In accordance with the American with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodation will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.

Work Authorization

FFCU requires that all employees be legally authorized to work in the United States, and it abides by all laws that prohibit the employment of undocumented foreign nationals. Any person employed must complete the federal Employment Eligibility Verification Form (I-9) within three days of hire.

Equal Opportunity

FFCU provides equal employment opportunities (EEO) to all employees and applicants for employment without regard to race, color, ancestry, national origin, gender, gender identity, sexual orientation, marital status, religion, age, disability, results of genetic testing, or service in the military. Equal employment opportunity applies to all terms and conditions of employment.

Diversity Statement

FFCU is committed to creating and maintaining a workplace in which all employees have an opportunity to participate and contribute to the success of the business and are valued for their skills, experience, and unique perspectives. This commitment is embodied in FFCU policy and the way we do business.

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities, and activities may change at any time with or without notice.

Employee Signature: _____

Employee Print Name: _____

Date: _____