

Operations Specialist Job Description

Job Description - GVFCU

JOB TITLE:

① Operations Specialist

Reports To:

① Reports To : Operations Manager

Position Summary

This positions provides technical and general support to members and credit union personnel. Performs daily functions necessary to accelerate growth and provide quality service regarding Debit/ATM card matters. Oversees the Credit Unions Automated Teller Machine products, services and related systems. Technical support for members and personnel in regards to virtual branch. Responsible for performing loss mitigation and recovery activities regarding delinquent or charged-off loans and/or deposit accounts in accordance with credit union and legal guidelines.

Primary Duties

Staff Primary Duties. This role requires the individual to maintain our Core Values while maintaining very high level member service and also compliance with all policies and procedures relevant to this roles's work. Individual must keep up with the changing environment and work with their supervisor to mitigate any risks they are tasked with identifying. The role requires a diverse set of skills to maintain an outcome that meets expectations. The specific duties listed below are in part but not all inclusive of the responsibilities of the position.

Specific Duties and Responsibilities

- Daily handling of confidential files and reports
 - create and maintain customer accounts and ensure customer satisfaction
 - Identifies procedure changes when needed and works with supervisor for changes
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Virtual Branch

- Responsible for activities of Bill Pay, Internet Banking including E-statements.
- Support of the credit unions on-line banking products and services
- Support credit union personnel and members on the features and benefits of Internet banking and Bill Payment products and services.
- Perform a variety of routine daily tasks, review reports, and prepare correspondence, and participate in special department projects
- Perform customer setups and maintain customer files
- Respond to telephone and e-mail inquiries; monitor product usage and system operations
- Take ownership of and ensure timely response and resolution of customer issues
- Maintain knowledge of internal resources to mitigate disruption of services to customer
- communicate recurring or serious issues to management
- Conduct research projects to clarify and develop user needs

Compliance

- Perform various quality control reviews and monitoring in the area of USA Patriot Act, OFAC Customer Identification Program and Red Flag compliance
- Use industry standards and regulatory guidance sampling methods to ensure the Credit Union's compliance efforts are maintained on a daily basis
- Ensure department activities run smoothly and efficiently by providing leadership, training and supervision with the department.
- Monitors suspicious and high risk activity and reports to appropriate management when needed.
- perform daily, weekly and monthly monitoring of various processes to ensure compliance with regulatory and internal procedures

Cardholder Services

- Monitor card activity
- Process monthly reports
- Process card orders
- Perform a variety of routine tasks. Review reports, prepare correspondence and participate in special department projects
- Process Debit/ATM related electronic funds transfer customer disputes or fraudulent issues in accordance with state and Federal regulations

Automated Teller Machine

- Terminal operations associated with the Bank's general ledger accounts
- ATM Network Balancing

Collections

- Minimize loss and enhance loss recovery
- Perform variety of routine daily tasks, review reports, and prepare correspondence
- Provide customer service regarding collection issues
- Process and review account adjustments
- Resolve client discrepancies and short payment
- Mail correspondence to customer to encourage payment of delinquent accounts
- Research and offset negative deposit accounts
- Prepare monthly reports
- Process general ledger adjustments
- Charge-off negative balance accounts
- Identify issues attributing to account delinquency and discuss them with management
- Make outbound collection calls in a professional manner while keeping and improving customer relations

Wire Transfers

- Create, verify, issue and receive wire and funds transfer for processing
- Perform daily call back and account reconciliation activities
- Monitor the status of wire and fund transfers
- Investigate and research disputes, and suspicious or fraudulent issues in accordance with state and federal regulations
- Perform a variety of routine daily tasks. Review reports, prepare correspondence, participate in special department projects

Other duties as Assigned:

Skills, Experience and Educational

- ① **Associate's degree or equivalent experience**
- ② **Strong interpersonal skills**
- ③ **Comfortable working with computers and windows based programs**
- ④ **Comfortable working independently and as an integral team member**

The physical requirements of this position:

- ① **Light work.** Exerting up to 20 pounds of force occasionally, and/or up to 10 pounds of force frequently, and/or a negligible amount of force constantly to move objects. If the use of arm and/or leg controls requires exertion of forces greater than that for sedentary work and the worker sits most of the time, the job is rated for light work.

The Physical Activity of this Position

- ① **Hearing.** Perceiving the nature of sounds at normal speaking levels with or without correction. Ability to receive detailed information through oral communication, and to make the discriminations in sound.
- ② **Talking.** Expressing or exchanging ideas by means of the spoken word. Those activities in which they must convey detailed or important spoken instructions to other workers accurately, loudly, or quickly.

The visual acuity required for this position:

- ① **The worker is required to have close visual acuity to perform an activity such as: preparing and analyzing data and figures; transcribing; viewing a computer terminal; extensive reading; visual inspection involving small defects, small parts, and/or operation of machines (including inspection); using measurement devices; and/or assembly or fabrication parts at distances close to the eyes.**

The conditions the worker will be subject to in this position:

- ① **None.** The worker is not substantially exposed to adverse environmental conditions (such as in typical office or administrative work.)