

Requisition #03191 – DEPOSIT SERVICES SPECIALIST
Full Time Position – 270 Main Street, Southbridge, MA 01550

POSITION FUNCTION

Under the general supervision of the Deposit Services Supervisor performs a variety of clerical duties necessary for the effective operation of the Deposit Service Area. In particular, this position is primarily responsible for the overall ACH and check processing for the Bank. Candidate performs assigned duties in conformance with established Bank policies and procedures.

ESSENTIAL FUNCTIONS

1. Oversees all aspects of ACH / Check (RIM) processing. Verifies daily input by Fiserv, prepares returns and makes proper entries for accounting purposes.
2. Provides service and assistance to customers by verifying pensions, Social Security and direct deposit or direct withdrawal information. Prepares letters and correspondence relative to the same.
3. Processes ACH / Check adjustments as necessary by contacting the financial institution originating bank relative to corrections; corrects customer accounts as necessary. Fills out necessary forms to receive proper adjustments to FRB.
4. Prepares proof of all NOW, Cash Item & ACH suspense reports on a monthly basis.
5. Reviews all unprocessed or rejected checks and ACH items and researches customer accounts to determine the existence of adequate funds for processing. May communicate with branch staff to request customer deposit. Electronically submits list of all returned ACH/checks to Fiserv.
6. Reviews duplicate check report and process all corrections.
7. Reviews all ACH/Check processing related reports from Fiserv.
8. Receives and processes deceased or reclamation notices from SSI.
9. Handles all stop payments and reviews information forwarded from the branch.
10. Downloads and forwards daily cash items file to appropriate staff for daily processing.
11. Data entry and set up for external TMS process for loan area and balances the TMS report on a daily basis.
12. Processes incoming / outgoing wire transfers as needed in accordance with bank policy and procedures. Assist branches and business customers with questions.
13. Processes foreign checks thru the FED and credits customer accounts when received.
14. Stays current on new enhancements from Fiserv, IP, ODD, ACH etc.
15. Performs and completes special projects as assigned.

QUALIFICATIONS

1. Minimum 2 years' experience in a bank operations environment.
2. Must be knowledgeable with ACH / returned check rules and regulations and enforce these rules bank-wide so as to limit bank liability.
3. Excellent organizational, research skills and analytical skills.

4. Ability to work under pressure and meet required processing deadlines.
5. Professional phone etiquette and ability to deal with internal and external customers following the Bank's Customer Service Standards.

PHYSICAL DEMANDS

1. Hand dexterity required to operate computer terminal and/or related equipment.
2. Eye coordination required to operate computer/teller terminal.
3. Drives to and attends meetings.
4. Moves around bank, between levels or floors while performing duties.
5. Sits at desk or computer work station for periods of time.
6. Lifts, bends, stretches to move supply boxes, files, etc. in work or storage areas.
7. Walks around bank location in the performance of job duties.
8. Speaks and listens to customers and explains bank services.

Savers Bank is an EEO/AA Employer.