

First Financial Federal Credit Union

Job Opportunity

Job Title: Operations EFT Specialist

Salary Range: \$19 to \$20 per hour

Summary: Performs department electronic funds processes on a daily basis, and provides general support to the Operations Manager and the Operations Department. Responsible for ACH, share draft and sponsor's payroll processing functions, RDC, wires, and any type of electronic processing pertaining to member accounts.

Responsibilities:

1. **ACH file processing** – Responsible for daily ACH FED files processing, including posting transactions in a timely matter and in compliance with NACHA rules. Investigates ACH exceptions to post to member accounts or returns through Federal Reserve website. Balances daily ACH activity with the FED reports.
2. **ACH origination processing** – Responsible for setting up recurring ACH loan payment transactions based on defined due date, the processing of ACH batch which includes updating batch information, releasing batches on time, and reconciling the FED statement against the ACH origination activity. Notifies Operations Department of any ACH return items that need to be reversed from a member's loan.
3. **ACH Reclamation** – Responsible for investigating and processing ACH reclamations related to Social Security and/or pension deposits for deceased members, and complies with regulations.
4. **Unauthorized ACH Transactions** – Processes ACH returns through the Federal Reserve website for unauthorized transactions requested by members. Works with Operations staff to provide credit to members.
5. **Share Draft Processing** - Responsible for share draft processing, including posting or returning share draft exceptions. Daily reconciliation of previous day's share draft activity using share draft ESP spreadsheet. Prepares daily reconciliation of checks received and scanned against the Detail Deposit Report credited in Catalyst bank account (DDR vs ESP's).
6. **Sponsor Payroll** – Responsible for payroll processing including proving payroll list against payroll payment received, modifies payroll amounts,

follows up on any discrepancy or missing information with sponsors. Reviews all new and changed payroll and ACH authorizations.

7. **Electronic Processing Functions** – Processes the daily RDC file, Zelle proof/inquiries, debit card proof, wires, Bill Pay inquiries, and external transfers, etc.
8. **Research:** Assists other staff and credit union members, related to questions or problems with member accounts.
9. **Crosstrains** in other department job duties.
10. Assists the Operations Manager or AVP of Operations with any duties as needed.

Qualifications, Skills and Abilities:

- High school diploma or equivalent required.
- Preferable knowledge of electronic payments, reconciliation and NACHA regulations.
- Knowledge of credit union products and services.
- Sound basic math skills and able to compute rates and percentages.
- Analytical ability to resolve balancing in all phases of job.
- Ability to work independently with minimal supervision.
- Strong interpersonal skills.
- Ability to analyze information and interact effectively with members and colleagues.
- Excellent organizational skills and time management abilities.
- Strong verbal and written communication skills.
- Proficiency with computer applications, including Microsoft Excel/Word.

As a First Financial employee, you'll enjoy a challenging work environment and an opportunity to make a difference. We offer paid training and a great benefit package including Medical, Dental, Rx, Vision, Life Insurance, Vacation, Sick, Personal, Tuition Assistance Program and Retirement Plan.

Equal Opportunity Employer/Veterans/Disabled