

Chain Bridge Bank, N.A.
ACH Operations Specialist
Job Description

Job Title: ACH Operations Specialist

Start Date: As soon as possible

Reports to: Director of Operations and Operations Manager

JOB SUMMARY:

- **Primarily responsible for ACH transactions.** Performs and assists in all activities of Deposit Operations area to include Check Processing, Wire Transfers, Research and Adjustments, ATM and Debit Card Processing, General Ledger Account Reconciliations, Online and Mobile Banking, Remote and Mobile Deposit, Cash Management Services, and BSA (Bank Secrecy Act) Compliance; responds to customer inquiries as needed.

JOB ACCOUNTABILITY includes but are not limited to:

- Reconciles all bank activity posted to the Deposit Applications received from various sources including ACH Transactions, Check Processing, Wire Transfers, and Debit and ATM Card Processing.
- In-depth knowledge of the Automated Clearing House rules and procedures. Sets up and processes ACH and other electronic transactions.
- Researches and clears adjustments received related to all deposit account processing.
- Sets up Online and Mobile Banking accounts and provides customer service when needed.
- Processes and logs wire transfer requests.
- Supports commercial clients in the use of remote and mobile deposit and cash management services, including the online wire and ACH platforms and Positive Pay.
- Establishes new lockbox customers; processes lockbox transactions; provides customer support.
- Works with other Bank employees, or directly with customers, to resolve customer requests and discrepancies related to deposit operations.
- Prints and monitors assigned reports.
- Performs account research as needed.
- Assists in preparation and research pertaining to internal audits and monitoring.
- Identifies new clients, products, or services that support the deposit activity of the bank.
- Provides backup for other deposit operation functions, including but not limited to, ATM and debit cards, exception items processing, daily notices.
- Performs other duties as assigned.

JOB QUALIFICATIONS:

- **Minimum Education:** Bachelor's Degree
- **Minimum Experience:** Two (2) years of ACH Experience.
- **Preferred Experience:** Knowledge of check and deposit account processing, deposit compliance, and ACH; Retail Branch experience also preferred.

SKILLS:

- Detail oriented and accurate
- Mathematical
- Problem Solving
- Assessment/evaluation
- Communication – Excellent written and verbal skills
- Microsoft Office proficiency

COMPLIANCE

It is expected that each employee:

- Abides by current laws and organizational policies and procedures designed and implemented to promote an environment which is free of sexual harassment and other forms of illegal discriminatory behavior in the work place.
- Cooperates with, participates in and supports the adherence to all internal policies, procedures and practices in support of risk management and overall safety and soundness and the Bank's compliance with all regulatory requirements.
- Complies with established operating policies and procedures in order to maintain adequate controls and to support the Bank's adherence to outside regulatory requirements.

It is understood that complying with all applicable safety and soundness and consumer compliance laws and regulations, taking the annually required consumer compliance courses, and adhering to the policies and procedures that facilitate compliance will all be factors considered when evaluating individual performance. Individual performance is rewarded in annual salary adjustments.

Bank compliance with laws and regulations is a factor considered in the calculation of incentive compensation. The ratings that the Bank receives from its regulators and its auditors are factored into the annual incentive compensation calculation. Your adherence to these laws and regulations and the policies and procedures that support them directly affect the Bank's compliance. Annual incentive compensation rewards team performance. An employee will not be eligible for incentive compensation unless he/she takes the consumer compliance courses required of all employees and all the required consumer compliance courses for his/her job description or job responsibilities by the end of each calendar year. All required consumer compliance courses for the applicable year will be outlined in the Compliance Management Program posted on the intranet.