



Position Description

Position: Electronic Banking Specialist
Reports To: Electronic Banking Supervisor
FLSA Classification: Non-Exempt

Organization Overview:

Foresight Bank is the largest, locally owned community bank in Northern Illinois, with fifteen offices in the counties of Winnebago, Stephenson and Kankakee. Foresight Bank is owned by Foresight Financial Group, Inc., an Illinois corporation founded in 1986, a financial holding company established under the Federal Reserve.

Position Summary:

The Electronic Banking Specialist is responsible for providing accurate and timely processing of assigned tasks and ensuring that exceptional support is provided for all electronic products and services.

Primary Responsibilities:

1. Perform daily operations as assigned to ensure accurate and timely processing and verification of transactions and support.
2. Responsible for the timely handling of debit card disputes, tracking as required by Regulation E and customer notification of provisional and final credits.
3. Possess required knowledge of Regulation E and NACHA rules relating to unauthorized transactions.
4. Oversight of submission of card batches for centrally issued cards.
5. Coordinate and participate in the monthly card renewal process including review of reports and clearing of exceptions.
6. Responsible for the accurate settlement of all debit card transactions utilizing various vendor reports, to include researching and promptly resolving any offages.
7. Handle all compromised card notifications from MasterCard immediately to include bank-wide communication as applicable and customer notification of event..
8. Complete and submit quarterly MasterCard reporting as required.
9. Provide support for Online & Mobile Banking, Bill Pay, Cash Management, Positive Pay, and Mobile Deposit products and services researching and resolving escalated issues.
10. Support processing of new Business Online Banking Applications (i.e., system setup, ancillary service setup, customer notification, and filing).
11. Process, verify, and log incoming and outgoing wires according to policy including OFAC scans and escalation of OFAC hits.
12. Review and verification of mobile deposits releasing or rejecting reviewed items according to procedure.
13. Process incoming and outgoing ACH files according to NACHA Operating Rules including OFAC scans, memo posting, and review of applicable reports.
14. Input of One Time ACHs as well as maintenance of ACH auto transfer entries and system generated ACH entries as needed.
15. Process ACH reclamations, ACH Notifications of Change (NOCs), ACH Returns, and Death Notifications.



16. Provide backup to other Deposit Shared Services departments as needed.
17. Assist with the development and implementation of necessary training and operational support programs as identified.
18. Assist with projects as assigned.
19. Assist with gathering and reviewing related audit documentation, copies and reports as requested.
20. Participate in team tasks, including but not limited to: verifying outgoing wires and ACH files, alternating schedules to support extended banking hours, and assisting in answering phone calls and emails.
21. Identify and update all associated job aids when changes in process or policy occur and communicating these changes to the team.
22. Maintain strict confidentiality of all customer records and personal information.
23. Perform other such duties as assigned.
24. Maintain compliance with and adhere to all state and federal regulations and bank policies and procedures, including, but not limited to Bank Secrecy Act, FACT ACT, Community Reinvestment Act, and EEO/AA/Fair Employment Practices.

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.

Competencies:

To perform the job successfully, an individual should demonstrate the following competencies. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Customer Service: Advanced ability to fulfill the needs of internal and external customers by anticipating their needs and delivering timely and accurate communication and follow through.

Organizational: Focus, plan, and prioritize work in a systematic way to complete tasks and projects.

Planning: Can establish a systematic course of action for self in order to accomplish objectives in an organized manner; determines priorities and allocates resources effectively.

Communicator: Effective written and oral communication skills.

Analytical Thinking: Strong analytical skills including the ability to address situations by using a logical, systematic, sequential approach.

Technical: Advanced working knowledge from user perspective of electronic banking applications. Understanding of NACHA Operating Rules. Fluency in Microsoft Word and Excel.



Position Performance Standards:

Handling of all debit card disputes timely and accurately according to MasterCard and Reg E rules.

Processing of all incoming and outgoing wires according to policy and within established timeframes.

Processing of all incoming and outgoing ACH files according to NACHA guidelines.

Successful exams and audits without significant findings.

Performance Weightings:

40% Competencies

60% Position Performance Standards and Personal Goals

Qualifications:

HS Diploma or equivalent required. Minimum 3 years working in banking including 1 year experience with payment processing, Jack Henry core platform preferred. Knowledge of Regulation E and NACHA guidelines. Self-user and promoter of electronic banking products.

Physical Demands and Work Environment:

This job operates in a clerical office setting. This role routinely uses standard office equipment such as computers, phones, copy machines, filing cabinets and fax machines. The physical demands described here are representative of those that must be met by a Team Member to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This position requires manual dexterity. While performing the duties of this Job, the Team Member is regularly required to sit or stand for extended periods of time.

I understand the requirements and essential functions and duties of this position.

Electronic Banking Specialist

Date

Electronic Banking Supervisor

Date