

BAC COMMUNITY BANK

Job Title:	Central Operations Representative
Reports To:	Central Operations Supervisor
FLSA Status:	Non-Exempt
Department:	Central Operations
Supervisory Responsibilities:	None
Category	Non-exempt

Summary: The Central Operations Representative is responsible for, but not limited to, performing specialized banking processes to support banking products and services with a high degree of accuracy receiving and responding to internal and external customer inquiries. This position must be able to solve problems and maintain the highest level of professionalism. This position requires banking regulatory knowledge of Regulation E and NACHA rules. This position provides support to branches, FAP and other department personnel.

Essential Duties & Responsibilities:

- Provides outstanding customer service to internal and external customers for products and services within specified time frames
- Processes positive pay and related functions
- Processes collection items and related functions
- Performs exception item processing and related functions
- Operates Wire Exchange, FedLine and correspondent bank systems to send and receive wires, including research as needed
- Records and balances wire transactions accurately
- Orders branch coin and currency, calculates daily cash and reserve positions, processes off-site vaults
- Resolves cash and coin discrepancies through Federal Reserve and off-site vaults
- Processes exceptions in Payments Exchange - real time for FedNOW and RTP payments
- Prepares Sectran deposit entries and related cash-in analysis charges
- Prepares monthly certifications
- Performs assigned callback
- Assists with Disaster Recovery testing
- Actively participates in team meetings
- Assists in updating and maintaining department procedures, as assigned
- Achieves individual, department and bank goals
- Performs other duties and department functionality as assigned by supervisor
- Serves on task forces and projects, as assigned
- Ensures regulatory compliance, as applicable

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Competencies:

- Level 1 (See Competency Document)

Qualifications:

To perform this position successfully, an individual must be able to perform each essential duty satisfactorily. The requirements as documented are representative of the knowledge, skill, and/or abilities needed to fulfill the responsibilities of the position.

- **Education/Experience:** High school diploma or equivalent and 5 years applicable experience.
- **Language Ability:** Ability to read, write and understand English is required. Strong oral and written communication skills are a must in combination with the ability to explain complex bank functions within the scope of job functionality.
- **Math Ability:** Must possess ability to understand and interpret financial data. Must have the ability to work with mathematical and reconciliation concepts as well as general accounting standards.
- **Computer Skills:** Must be proficient in Word, Excel, Outlook, Internet, Telephone and bank software. Must have strong knowledge of Fiserv Premier software program. Must be adept at accessing and utilizing information necessary to perform job functions. Type 35 words per minute and ten-key by touch.

Physical Demands:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to sit, use hands to finger, handle or feel and to talk and to hear. The employee is frequently required to reach with hands and arms. The employee is occasionally required to stand, walk, climb, balance, and drive.

The employee must occasionally lift and/or move up to 20 pounds.

Specific vision abilities required by this job include close vision, distance vision and ability to adjust to focus requirements.