



POSITION DESCRIPTION

Functional Title: EFT Processor

Effective: October 2013

Grade: Refer to Leveling Matrix

Reports to: Deposit Operations Supervisor

Direct Reports to this Position: None

Exemption Status Based on FLSA: Exempt () Non-Exempt (X)

Summary of Job Responsibilities:

Maintains awareness, understanding and compliance with Guaranty Bank and Trust's "Code of Ethics", internal policies and procedures, laws and regulations, that are appropriate for his/her position.

This position is responsible for the processing of incoming and outgoing ACH, Cards and Wire activities. These functions include but are not limited to: processing daily transactions in all three areas, providing primary backup functions in all three areas, and work closely with associated vendors, departments and other staff to ensure timely completion of tasks.

Essential Duties:

Employees are held accountable for all duties of the job.

- 1) Demonstrates core values and guiding principles as outlined in the Bank's identity statement.
- 2) Ensures that all activities and work functions meet compliance requirements as defined in company policies and procedures and state/federal laws and regulations.
- 3) Balance and post Card activity clearing entries.
- 4) Reconciliation of Card Dispute GL accounts.
- 5) Manage Card productions:
 - a) Primary contact with card vendor
 - b) Manage physical card stock at vendor and instant issue sites
 - c) Process expedited card orders
- 6) Process wires daily and act as primary back up for Wire Processor.
- 7) Provide support for internal and external customers with Cards, ACH and Wires.
- 8) Prepare reports as required for Visa.
- 9) Review and update/delete one time ACH Stop Payments.
- 10) Review Stop Payment Maintenance reports for ACH Stops.
- 11) Manage User Defined Fields on new and closed accounts for Treasury Services provided.
- 12) Assist ACH Processor with ACH Origination functions:
 - a) Maintain existing ACH Originator Database
 - b) Set up new Origination customers
 - c) Process ACH Annual Reviews
 - d) Update Originator limits
 - e) Maintain Originator Files
 - f) Scan Origination documents to imaging system.
- 13) Assist with Audit of ACH Originator files periodically.
- 14) Assist Fraud Processor and ACH Processor with preparing reports for management.
- 15) Assist ACH processor with receiving and processing incoming ACH Notifications of Change and send customer EDI files.

- 16) Assist with processing of Unposted Items for ACH transactions.
- 17) Provide assistance and back up for Fraud Processor.

Non-Essential Duties:

- 1) Assists various positions within the department as appropriate.
- 2) Performs other duties as assigned.

Required Qualifications [Knowledge (Education), Skills and Abilities (KSAs)]:

- High school education or equivalent.
- Demonstrated aptitude for accuracy with numbers.
- Strong communication skills.
- Typing and basic computer experience.
- Good decision-making skills.
- Refer to leveling matrix for additional requirements.

Preferred Qualifications: Refer to Leveling Matrix

Types of Decisions: Refer to Leveling Matrix

Consequences of Errors: Errors may have a significant adverse effect on relationships with customers, other departments of the bank, or regulatory authorities. Errors could also cause significant dollar losses due to the high volume and high dollar amounts processed on a daily basis.

Contact with Others: Unlimited contact with customers and employees both in person and on the telephone. Must display quality of service showing courtesy, tact, and discretion at all times. Maintains a positive demeanor and displays excellence in service, keeping the banks image in mind at all times.

Physical Requirements: 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 accommodation may be made to enable individuals with disabilities to perform the essential functions.

- Ability to lift 50 lbs.
- Ability to sit for long periods of time.

The above statements are intended to describe the general nature and level of work being performed. This job description should not be construed to imply that these requirements (job responsibilities and KSAs) are the exclusive standards of the position. Incumbents may be required to follow other instructions, and to perform other duties, and obtain other KSAs that may be required of the position.

Leveling Matrix

FSLA Code	Eft Processor Non-Exempt	EFT Specialist Non-Exempt	EFT Coordinator Non-Exempt
Required Experience	<ul style="list-style-type: none"> • Basic general knowledge of assigned functions; sound technical skills • Prior banking experience preferred. 	<ul style="list-style-type: none"> • 3-5 years banking experience; Back Office or Card, ACH or Wire specifically preferred • Demonstrated ability to handle multiple tasks and responsibilities • Ability and willingness to take on additional tasks • Working knowledge of all types of EFT transactions • Demonstrated ability to handle complex issues • Displays high level of initiative • Demonstrated ability to accurately answer basic questions of less skilled workers or may provide functional guidance to less experienced team members • Thorough knowledge of assigned functions; strong technical skills • Thorough knowledge of resources available within the bank, including but not limited to Intranet, Policies and Procedures, next level authority. 	<ul style="list-style-type: none"> • 3-5 years of EFT specific experience in a processing role • Demonstrated ability to handle multiple tasks and responsibilities as well as lead other staff members through such tasks • Influences others to deliver high levels of internal and external customer satisfaction. • Demonstrates mastery of bank products and systems. • Ability to provide information and make appropriate client recommendations. • Displays high level of initiative and helps motivate other staff members • Demonstrates ability to accurately answer complex questions from co-workers. • Assigns tasks; trains new hires; answers difficult questions • Prepares and processes reports • Comprehensive to expert level of knowledge of assigned function; exceptional technical skills • Models exceptional customer service when dealing with internal and external issues and opportunities • Maintains certifications or ongoing training programs.

*** Promotional opportunities within this position are evaluated based on many factors such as performance, supervisor evaluation, demonstrated ability to perform the job requirements of the next level, and other such factors.**