



JOB DESCRIPTION

Job Title	Customer Accounting Representative – ACH/Electronic Services		
Department	Customer Accounting		
Reports To	Senior Operations Officer	FLSA Status	Non-Exempt

Education and Experience

Three (3) years banking experience with at least two years customer service experience including a working knowledge of ACH and wire processing. AAP Certification is a requirement for this position and must be obtained within 2 years of accepting this position.

Basic math, reading and writing, and computer skills are required for all positions at AVB. High School diploma or equivalent required.

Primary Responsibilities

- Under the direction of the Senior Operations Officer, coordinate the Digital Initiative for the Customer Accounting Department.
- Assist customers in person or on the telephone by providing information and answering requests.
- Perform research to assist customers including statement reprints, account balancing assistance and transaction disputes
- Process and send ACH Origination files
- Set up new ACH Originators
 - Review agreement, exposure limit memo and documentation for completeness and accuracy.
 - Add ACH to the Cash Management profile and set up the company administrator
 - Enter bank limits in 20/20
- Set up and maintain POS/ATM cards
- Conduct monetary investigations
- Conduct Regulation E dispute investigations, track disputes to ensure compliance with the regulation and timely credit to customer when required
- Process domestic and international outgoing wire transfers, insuring compliance with banking regulations, Bank policies and funds transfer agreements
- Process Bank to Bank transfers
- Accept stop payment requests and enter into JHA 20/20
- Review daily AT reports for unusual/suspicious activity. Contact customer regarding validity of transactions and report suspicious/fraudulent activity to BSA officer.
- Set up and maintain ACH loan payment origination
- Set up and monitor remote and mobile deposit
- Create and maintain DocuSign templates
- Monitor transactions using YH Fraud and report suspicious activity to BSA Officer

Secondary Responsibilities

- Balance and send in back-up withholding monthly – back up
- Check back scanned documents
- Check back file maintenance for accuracy – back up
- Monitor domestic wire activity and report unusual or suspicious activity to the BSA Officer – back up
- Log international wires, monitor for remittance transfer thresholds, and report unusual or suspicious activity to the BSA Officer. –back up
- Set up and maintain Nettleter/Cash Management accounts, including bill payment maintenance – back up



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- Maintain wire limits within Cash Management – back up
- Issue and maintain Cash Management security tokens – back up
- Review and maintain funds transfer agreements – back up
 - review for accuracy and compliance with policy,
 - ensure agreements are updated at least every 5 years or when there are changes in control of a commercial account
- Voice Access reports – review for unusual /suspicious activity
- CTR review/ e-file – back up
- File maintenance – back up
- Mail Room/ Courier – back up
- Other duties as assigned for the efficient and effective functioning of the department

Physical Requirements

Time spent standing: up to 4 hours

Lift (weight): 50 pounds

Frequency: Rarely

Other: Ability to speak and hear clearly. Ability to see details at close range. Ability to drive vehicle to pick up correspondence and supplies to be delivered to and from branch banks and vendors as necessary. Ability to efficiently process data, discern patterns, and recognize inconsistencies in information.

By signing below, I acknowledge that I have received and reviewed the above Job Description.

Employee Signature

Supervisor Signature

Date

Date