



1st Capital Bank

POSITION DESCRIPTION

Title: Treasury Services Specialist III

Reports to: Treasury Services Manager

FLSA Status: Non-Exempt

POSITION SUMMARY:

Under the direction of the Operations Service Manager, the **Treasury Services Specialist III**, is primarily responsible for day-to-day support of e-Banking and treasury products and/or services to internal and external customers, lockbox processing, adhering to established policies and procedures, and additional essential duties. This role serves as a subject matter expert in all areas of e-Banking and treasury management.

ESSENTIAL DUTIES & RESPONSIBILITIES

- Collaborate with Operations Service Manager and team members to ensure department procedures are updated as processes change.
- Train team members on an ad-hoc basis, on day-to-day functions of e-Banking, treasury products and services, and lockbox.
- Provide support to e-Banking functions, treasury services and lockbox.
- Annual certification and attestation of HIPAA rules.
- Collaborate with Bank relationship managers on new applications for treasury services. Ensure documents are collected to complete application package.
- Complete ACH and/or Remote Deposit Capture (RDC) business risk determination form for credit review and decision.
- Install RDC software on new and existing customers' computers unaided.
- Troubleshoot RDC software and hardware unaided. May require travel to business location.
- Enter new online banking applications into the administration system.
- Troubleshoot ACH batch submission errors.
- Provide support for business and personal customer online bill pay inquiries.
- Perform regular periodic reviews, of ACH Origination and Remote Deposit Capture (RDC) transactional activity.
- Review system generated activity reports daily.
- Promptly process time-sensitive customer requests (i.e. wire transfers, stop payments, ACH, positive pay returns, etc.).
- Accurate and timely entries for daily call logs.
- Collaborate with Central Operations team to furnish necessary supporting documentation for any ACH origination return and/or correction notifications.
- Report potential enhancements and/or resources that may achieve department efficiencies.
- Precise communication with internal departments regarding mutual customer relationships.
- Accurate and timely entries for timecard management.
- Prompt completion of required compliance and information security training.

- All duties and responsibilities of Treasury Services Specialist 1
- Essential duties and responsibilities of Treasury Services I and II
- Any other duties needed to help drive to our **Vision**, fulfill our **Mission**, and abide by our Organization's **Values**.

MINIMUM QUALIFICATIONS:

A combination of education, training and/or experience, which would substantially demonstrate the following knowledge and abilities would be qualifying:

- High school diploma or equivalent.
- Seven years of experience in banking with a minimum three years in e-Banking and/or treasury management specific experience.
- Above average proficiency of computer, mobile phone, internet, smartphone apps, bank applications, and Microsoft Office suite of products.
- Very good written and verbal communication skills, including accurate grammar and business correspondence knowledge.

Previous customer service and/or phone support experience is preferred.

Comprehensive Knowledge of:

- e-Banking, treasury products and services, deposit products, and lockbox.
- Internal control measures and regulatory compliance.
- Hardware device compatibility with computers (i.e. check scanners).
- Integration of software programs between computers and connected hardware device(s).
- Online banking functions and features to include mobile applications.
- Troubleshooting internet browsers, software programs, and various hardware types.
- Positive pay system functionality and file transmissions.
- ACH file specification and Fedline transmission of ACH files.
- NACHA Operating Rules & Guidelines – updated annually.

Knowledge of:

- Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) programs, as well as general bank knowledge consisting of being conversant and aware of general principles, jargon/terminology, with an orientation toward exceptional customer service.
- Federal and State regulations of all electronic banking and treasury services functions.

Ability to:

- Read, analyze, and interpret Federal, State and bank regulations and procedures.
- Respond timely to inquiries from management and other bank staff.
- Effectively present information to internal and external customers.
- Demonstrate exemplary customer service to both internal and external customers.
- Diffuse difficult situations and identify appropriate solutions.
- Define problems, collect data and establish facts to validate conclusions.
- Utilize Microsoft Office products such as Word, Excel, and/or PowerPoint.
- Locate and maintain necessary documents within network folders demonstrating exceptional computer competency.

- Interface with vendors for e-Banking and treasury services.
- Establish and maintain effective relationships.
- Effectively manage time and possess strong organizational skills.
- Balance priorities and proactively seek out additional responsibilities.
- Support the ACH originator and, at times, their account management vendor, regarding ACH export files.
- Use of appropriate written and verbal skills are imperative, including accurate grammar and business correspondence knowledge.
- Use of equipment and materials in a safe and acceptable manner, follow established safety procedures, use appropriate safeguards, and observe common sense rules of safety in all on-the-job activities.

PHYSICAL DEMANDS

Physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of the 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 talk or hear. Employee frequently is required to sit for prolonged periods. Employee is occasionally required to stand; walk; use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; climb or balance; stoop, kneel or crouch.
- Employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by the job include close vision, distance vision, peripheral vision, depth perception, and the ability to adjust focus.

WORK ENVIRONMENT

Work environment characteristics described here are representative of those an employee encounters while performing 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 occasionally works near moving mechanical parts and is occasionally exposed to the risk of electrical shock.
- Noise level in the work environment is usually moderate.