

POSITION DESCRIPTION

CCCU MISSION STATEMENT

Our mission is to partner with members and ministries to help them become better stewards and achieve their financial goals.

VISION STATEMENT

Making a positive difference.

CLASSIFICATION:	REMOTE DEPOSIT CAPTURE/WIRE REPRESENTATIVE II
FLSA STATUS:	NON-EXEMPT
REPORTS TO:	ELECTRONIC FUNDS MANAGER VICE PRESIDENT, ELECTRONIC SERVICES
LOCATION:	COVINA
HOURS:	MONDAY - FRIDAY, 8:00am to 6:00pm (Flexible 40 hours per week) Management reserves the right to modify the work schedule as necessary.

GENERAL RESPONSIBILITIES:

The primary responsibility of this position is to assist Christian Community Credit Union to live out its Mission and Vision daily, in every member and/or staff interaction. This position is responsible for providing outstanding service in every service interaction.

Cultivate and retain member accounts by determining the nature and extent of each member's financial service needs and make them aware of additional services and accounts available; give each member the best possible service; actively sell and promote the Credit Union's full line of investments and financial services in person, over the phone and in writing.

Employee is empowered to meet member needs and resolve disputes at the initial point of contact in as quick a manner as possible, using any appropriate measure available within the scope of his/her abilities and pre-approved guidelines.

PRINCIPAL ACCOUNTABILITIES:

- Deliver outstanding service that meets the expectations of our Service Promises. We promise to:
 - Honor God in how we serve you.
 - Exceed your expectations.
 - Appreciate our partnership.
 - Recognize your needs and recommend the best possible solution.
 - Treat your requests in a timely and confidential manner.
- Demonstrate enthusiastic support of corporate mission, core values and long-term objectives
- Meet or exceed the standard score on the annual product knowledge certification
- Meet or exceed service goals as established by the Credit Union

Remote Deposit Capture

- Review account agreements to ensure proper authorization by ministry/business and appropriate underwritten limits have been established
- Administration of the Remote Deposit Capture Express and the Remote Deposit Capture Export:
 - Set up new accounts and administrators on the RDC Express

- Schedule user training and initial set up with corporate member
- Resolve technical problems that corporate accounts may encounter with hardware or software download
- Train Christian Community Credit Union staff regarding the product
- Work closely with Fidelity, Fiserv and Accounting for outages with file transmissions, i.e. double posting
- Familiarization with outside scanning machines for compatibility
- Responsible for coordinating, implementing and quantifying results with Remote Deposit Capture and communicating information to team and management
- Investigate and research new accounting software used by business/ministries for adaptability to Remote Deposit Capture and testing files for processing
- Work with Superior Press regarding scanner orders, prices, sales, stock, delivery and solutions
- Work with ministries for scanner installations, download of drivers, specific browsers and in some cases on-site visits

Wire Processing – Assist and backup

- Process all domestic and international wire requests received from Financial Services, Ministry Relations, Member Services, Ministry Lending, and Real Estate in accordance with Regulation J and OFAC regulations through WireXchange platform
- Communicate with members through secured platform, complying with security procedure requirements
- Run all wires through Office of Foreign Assets Control (OFAC) for a possible match
- Ensure wires contain correct route transit identifiers and destination information utilizing the Federal Reserve
- Communicate with Accounting for large wire processing and cash distributions from Federal Reserve account
- Receive, print and post all incoming/outgoing wire transfers received by end of business day
- Enter and verify all international wires through WireXchange platform for processing
- Send FX disclosures to members in a timely manner for acceptance of rates quoted and processing
- Balance all wires processed through WireXchange platform to Excel spreadsheet
- Provide assistance to both internal and external members to ensure the wires are transmitted properly and in accordance to the service standards
- Work with branch staff to resolve wire variances with originators
- Maintain all wire licenses that are required for sanction countries. Stay informed of all expiration and renewal dates for licenses currently on file
- Verify with the Office of Foreign Assets Control for up-to-date sanctions and restrictions
- Work with Western Union for any compliance issues, recall of funds, tracers, and balancing:
 - Communicate via Western Union's Edge program for updates and research
- Work with all incoming member calls regarding how to fill out the wire form and additional identification for wire processing
- Monitor and review fraud analytics alerts to detect and prevent wire fraud
- Cross-sell Credit Union services
- Participate in active cross-training
- Perform other related duties as assigned

REQUIREMENTS:

High School Diploma or equivalent required

Minimum three years of banking experience required

Minimum two years of PC knowledge and experience required

Knowledge of spreadsheets (Excel required), and word processing (Word required)

Remote deposit capture experience preferred

Wire processing experience preferred

Familiarity with banking terminology and resources (ABA/Routing numbers)

Ability to take initiative

Analytical and interpretive skills for problem solving
Aptitude for detail work
Ability to work in a fast-paced team environment, handle multiple tasks and prioritize work
Analytical skills to infer information from data
Strong organization, communication and time management skills
Basic accounting principles and math aptitude
Typing skills at 30 wpm
10-key by touch at 25 kpm
Ability to lift up to 20 lbs
Ability to exercise confidentiality
Ability to work as part of a team
Regular attendance and punctuality
English literacy

This job description is to be used as an employee guideline. Management reserves the right to amend this job description if necessary.

Classification Specification for:

Remote Deposit Capture Wire Representative II

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.

While performing the essential functions of this job, the employee:	Occasionally (up to 3 hours per work day)	Frequently (3 - 6 hours per work day)	Regularly (more than 6 hours per work day)
Sits			X
Stands	X		
Walks	X		
Bends neck or waist	X		
Twists neck or waist	X		
Stoops or kneels	X		
Uses hands to finger, handle or grasp			X
Repetitively uses fingers			X
Reaches, pulls or pushes below shoulder level		X	
Reaches, pulls or pushes above shoulder level	X		
Lifts and carries	Up to 20 lbs		
Talks		X	
Hears			X
Sees			X
Drives a vehicle	N/A		

Work Environment - The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

Working Condition:	Description:
Mobility	Moderate
Noise Level	Moderate
Hazardous	Minimal

Acknowledgment

I certify that I received a copy of this Classification Specification and I have read and understand what is required of me to meet the performance standards of the job.

Signature:	Date:
Name (Printed or Typed):	