

Title: Electronic Services Representative I
Reports To: Electronic Services Director
Supervises: None
Status: Part-time Non-exempt

Accountabilities

Will be responsible for the complete processing of unauthorized debit card transactions from start to finish. Providing proper documentation to Electronic Services Director for filing loss claims. Will be responsible for entering and maintaining all ACH origination documentation and electronic entries. Will process the daily check returns in a timely manner. Will assist in the filing of miscellaneous information within the Electronic Services Department. Will assist the Electronic Services team with other duties as needed. May be called upon to aid Call Center during lunches when short-handed.

Requirements

Must have a high school diploma, or G.E.D. and six months general office experience. Additional experience can be substituted for the educational requirement. Must have basic accounting, Excel and Microsoft Word knowledge. Must have excellent communication and analysis skills

Duties and Responsibilities

1. Process daily check returns in a timely manner. Authorized overdraft limit not to exceed \$300.00 without prior approval as stated in Overdraft Policy.
2. Issue provisional credit to the member and send appropriate letter concerning the unauthorized debit(s).
3. Complete the proper charge back questionnaire to file the claim.
4. Locate the pre-authorized and force posted transaction in the cardholder journal if the charge is over \$250.
5. Match the documents to the daily ATM reports.
6. Determine if a pre-arbitration rebuttal needs to be filed on representations that come back from the merchants.
7. File the pre-arbitration claim.
8. Charge the member's account if the representation shows the charge was valid and the charge back is declined. As well as sending the appropriate letter to the member.

9. File the documentation in its proper place.
10. Enter new ACH origination information into the proper electronic form.
11. Update and maintain the ACH Origination list, notebook and files.
12. Cancel ACH Originations when loans are paid off using the weekly paid off loan report or emails from employees, member requests, or the account is closed.
13. Will assist the Electronic Services Director in the processing and completion of the credit card fraud and dispute cases.
14. Will assist as needed to balance the debit card GL.
15. May be called on to aid Call Center during lunches when they are short-handed.
16. Assist in filing other Electronic Services documents as needed.
17. Comply with all OFAC, Bank Secrecy Act and money laundering regulations.
18. Will perform other duties as assigned.

Physical Requirements

This position may require sitting at a desk for up to 100% of the time. Periodically, heavy office supplies must be lifted and carried. Must be able to maneuver in a tight space, such as remote ATM sites. Must be able to speak, hear, use hands, walk, lift, bend, stand and sit.