



## JOB DESCRIPTION

POSITION TITLE: Plastic Card/Back-Office Specialist  
(Accounting/Share Drafts/EFT/ACH/Plastic Cards/Payrolls)

REPORTS TO: CFO

EFFECTIVE DATE: March 6, 2023

FLSA STATUS: Full-time, Non-Exempt

Hours: 40

EEO CATEGORY: Administrative Support Personnel

Location: Queensgate

### I. PRIMARY RESPONSIBILITIES:

Perform duties involving electronic funds transfers (EFT), automated clearing house (ACH), share draft functions and plastic cards (debit and credit) and in a timely, accurate manner that provides members with quality service. Reconcile accounts in accordance with credit union policies and procedures.

### II. ESSENTIAL FUNCTIONS:

- Process all plastic card transactions. Ensure proper posting and accuracy. Handle all requests from members in a prompt and efficient manner.
- Review credit limit increases, name changes and procedures as they relate to credit maintenance.
- Assist members in opening accounts. Address all members' problems and complaints.
- Addressing members' questions regarding account statements, disputes, and monetary adjustments.
- Serve as a liaison between the member and our plastic card service provider.
- Assist management with research and development of products and services pertaining to Share drafts, ACH, EFT, and Plastic Cards.
- Assist in solving member issues or questions on EFT/ACH/Share Drafts/Plastic Cards.

- Assist members with plastic card recovery after theft or loss.
- Train and supervise staff in the Share Draft (ACH, EFT) and VISA Services Department.
- Develop, apply, and evaluate policies and procedures for the department.
- Develop, analyze, and complete monthly department reports.
- Ensure compliance with share draft rules and regulations.
- Facilitate communication regarding share draft accounts and transactions, including reconciliation of member statements.
- Process and balance daily posting or direct deposits and allotments.
- Balance to associated general ledger accounts.
- Reconcile and balance daily banking account settlements and perform other department duties.
- Verify the accuracy of postings and resolve any discrepancies.
- Record and balance all unprocessed items.
- Post overdraft notices.
- Issue "stop payments."
- Return all Government Reclamations.
- Process and correct all EFT transactions transmitted daily from Corporate Financial Institutions.
- Work with all payroll contacts to coordinate payroll deductions, new member information, corrections, updates, changes, etc.
- Verify the completion of accurate payroll forms and maintain up-to-date records for the credit union on payroll transactions.
- Enter all rejections, pre-notifications, stop payments, etc.
- Utilize all credit union procedures and computer tools to create and generate reports and correspondence.

### **III. QUALIFICATIONS AND REQUIREMENTS:**

- A high school diploma or comparable.
- Strong multi-tasking and problem-solving capabilities
- Attention to detail.
- Strong written and verbal communication skills.
- Friendly and helpful demeanor.
- Desire to continuously learn and grow.
- Previous customer service or bank/credit union experience preferred.

### **IV. BEHAVIORAL COMPETENCIES**

#### **1) Core Competencies:**

- Member Focus (internal and external): Builds member confidence, is committed to increasing member satisfaction, sets achievable member expectations, assumes responsibility for solving member problems, ensures commitments to members are met, and solicits opinions and ideas from members.
- Dependability: Meets commitments, works independently, accepts accountability, handles change, sets personal standards, stays focused under pressure, and meets attendance/punctuality requirements.
- Integrity/Ethics: Deals with others in a straightforward and honest manner, is accountable for actions, maintains confidentiality, supports company values, communicates accurately and timely.

#### **2) Job Specific Competencies:**

- The position requires an individual who can maintain composure in a variety of situations.
- Teamwork: Works together toward a common goal.

- Communication: Possesses ability to convey information in a professional, precise, accurate, and easy-to-understand manner.
- Job Knowledge: Understands duties and responsibilities, has necessary job knowledge, has necessary technical skills, understands company mission/values, keeps job knowledge current, is in command of critical issues.

## **V. WORK ENVIRONMENT/PHYSICAL DEMANDS**

- Work is generally performed in an office environment in which there is only minimal exposure to unpleasant and/or hazardous working conditions. Must have the ability to sit for long periods throughout an eight-hour period. Must be able to use a telephone or headset equipment.
- Must be able to lift as much as 20 pounds, perform work at a computer terminal for 6-8 hours a day and function in an environment with constant interruptions.

Any other duties or responsibilities management deem necessary as part of your position.

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