

eBanking Payments Specialist



*Salary Grade: 6
Non-Exempt*

JOB TITLE: eBanking Payments Specialist

REPORT TO: eBanking Payments Supervisor

DEPARTMENT: eBanking

Position Summary:

Perform a variety of duties including customer and department support of all electronic banking products and services including, but not limited to, online banking, mobile banking, bill payment, mobile deposit, telephone banking, wire transfers, eStatements, person-to-person payments, account-to-account payments, cash management services including ACH origination, and ATM/EMV debit cards (including digital wallet). Assist other employees within the department as necessary to ensure all work is completed in a timely manner. Help build and maintain good working relationships within the department, and with branches/departments and customers. Support the bank's overall goal to grow the Dime brand by enhancing customer and employee experience. Display the seven key behaviors that promote the Dime Way: Do the right thing, Integrity, Manage for the future, Expect excellent, "We" are a team, Accountability, and "Yes, we can!"

Essential Duties and Responsibilities:

- Provide excellent customer service, troubleshoot issues and provide assistance to internal and external customers in support of our online banking, mobile banking, mobile deposit services and ATM/EMV Debit cards. This may include conducting research as needed regarding bill payments, Intuit/Quickbooks, security tokens and digital wallet applications (Samsung, Google and Apple Pay).
- Process daily ACH transaction errors and exceptions including ACH returns of customer's unauthorized transactions in accordance with regulatory guidelines and NACHA operating rules.
- Review and approve domestic and international wire transfers initiated by consumer and business customers within specified department timelines and following the Bank's quality control review procedures.
- Perform centralized balancing, cash ordering and supply replenishment for all ATMs, including handling of customer suspense transactions.
- Monitor performance and troubleshooting all bank ATMs and instant issue machines.
- Provide customer support for branch retail network regarding ATM/EMV debit cards instant issue machines including supply replenishment.
- Verify and order ATM/EMV Debit cards and assist with maintenance of cards including bad address cards and review of monthly card issuance files.
- Manage online banking message center queue including ATM/EMV Debit card requests, travel notifications, remote deposit requests, online account opening, and reports of lost or stolen cards.

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- Assist with decisioning of Apple Pay, Google Pay and Samsung Pay digital wallet users in the Mastercard Connect system
- Reconcile card orders with invoices on a monthly basis, and maintaining tracking of orders
- Review and monitor all daily, weekly and monthly online banking reports for customer transaction activity and possible fraudulent activity
- Assist in testing and implementing new products, updates, and releases for existing products, online and/or mobile banking.
- Provide support and backup for review of merchant and mobile remote deposit daily transactions
- Support eBanking Payments Supervisor in other duties as assigned and provide back up within the eBanking department as needed
- Provide support and backup for the Cash Management Specialist regarding ACH origination files, transaction exceptions or transmission errors, change of electronic services, account analysis charges, Positive Pay and system functionality.
- Provide support for the Cash Management Relationship Manager by onboarding new cash management customers on the various systems
- Provide support and backup for establishing new/updated business customers on the bank's online and mobile systems
- Review eBanking Payments Department procedures on an annual basis and provide management with updates for changes.

Knowledge, Skills, Requirements:

- Familiarity with electronic banking products/services and regulations
- 1-3 years banking experience
- Practical experience with Microsoft Office/Network environment, Internet Explorer, Google Chrome and internet cookies
- Ability to interact positively and tactfully with customers, to inspire confidence and trust
- Team player
- Detailed oriented and well organized
- Strong problem solving and organizational skills
- Self-motivation and ability to work independently
- Ability to accept and adapt to change
- Knowledge of ACH rules and regulations recommended
- Proficiency in written and verbal communications
- Perform duties of the position with strict adherence to all bank policies.

Physical Demands and Condition Requirements:

- General office environment.

Equipment Used:

- General office equipment, i.e., calculator, photocopier, etc.
- Computer

ADA: The employer will make reasonable accommodations in compliance with the Americans with Disabilities Act of 1990.