

Position: eBanking Business Specialist

Supervisor: VP/eBanking

FLSA: Non-Exempt

Summary

Serve as a point of contact for all online business banking products and services including: implementation, maintenance, and enhancements of products to enrich customer's online banking presence. Provide education to external and internal customers, as well meeting with prospective and current customers via conference calls and/or face to face meeting primarily in the areas of:

- Business Electronic Banking (BeB)
- Electronic Payments and Transfers
- Automated Clearinghouse (ACH) Services
- Remote Deposit Capture Services
- Fraud Mitigation Services and Procedures

Prepare contracts and maintains customer files; respond to telephone and e-mail inquiries; monitors product usage to ensure proper online services are being utilized. Assist with the response to audits and examinations. Provide assistance in training Bank personnel on the features and benefits of electronic banking and related products and services. Performs a variety of routine daily tasks; reviews reports, prepares correspondence; and participates in special department projects under the direction of the Vice President – eBanking.

Essential Functions and Responsibilities

- Support all features and functions of BeB.
- Complete customer qualification documents and agreements.
- Keep bank staff up to date on features and benefits of business services.
- A thorough knowledge of the systems used by banks and bank customers to initiate electronic payments, including the risks associated with these transactions.
- Understand risks, how to mitigate them, and how to educate customers on the benefits of online security features and fraud mitigation.
- Review, adjust, and communicate customer transaction limits as needed.
- Assist customers with questions related to the ongoing use of Business Electronic Banking.
- Become familiar with additional business services such as; Automated Account Reconciliation, Positive Pay for Checks and Electronic Payments, BeB mobile app, and Bill Pay.
- Understand the pricing of various services, be able to justify the reason for the fee and follow through on proper billing through BeB billing or manual billing.

- Be familiar with the Account Analysis system. Understand how it is used and the procedures to add accounts and service fees to be monitored or charged to the customer.
- Be knowledgeable with the various bank accounts offered to our business customers and be able to explain the features and benefits associated with them.
- Suggest additional business services that will benefit customers.
- Deliver online banking solutions and services that help customers streamline their processes for efficiency and accuracy
- Provide continual client education and training for all online banking services
- Other duties as assigned.

Skills and Abilities Required

- Energetic, positive, outgoing personality.
- Effective oral and written communication skills
- Consistently well organized and detailed.
- Self-motivated with the ability to multi-task.
- Ability to work within a team and support team members.
- Knowledge on how to use Microsoft Office tools such as Word, Excel, and PowerPoint, as well as a proficient user of internet and mobile based services.
- Previous exposure to common business practices such as accounts payable, accounts receivable, tax payments and account reconciliation practices.
- Ability to be mobile to accommodate meeting requests both in and outside the bank.

Education

This position requires a positive and energetic individual with a combination of skills that combine a professional and friendly personality with the ability to handle detail, follow through on promises and think on their feet. Banking experience may be helpful but is not a requirement.

If you learned this by obtaining a college degree and have demonstrated the ability to apply these skills in a work environment, or you learned these skills through your experience on the job and ongoing training, you may qualify for this position.