

Operations Specialist

Department: Operations

Reports To: Operations Manager / Senior Management

Position Type: Full-Time

Position Summary

The Operations Specialist supports the Bank's day-to-day operations by performing a variety of operational and deposit-related duties while providing exceptional service to customers and staff. Responsibilities include account reconciliations, wire processing, transaction and signature verification, account maintenance, research, and other operational functions necessary to maintain efficient and accurate banking operations.

The Operations Specialist is expected to follow established Bank policies and procedures, maintain appropriate internal controls, protect customer information, and ensure transactions are processed accurately and efficiently.

Essential Duties and Responsibilities

Customer Service & Account Support

- Provide courteous and professional service to customers and Bank employees regarding operational and account-related questions.
- Assist customers with account maintenance, documentation, transaction questions, and other operational requests.
- Research customer account issues and work with appropriate Bank personnel to resolve discrepancies.
- Respond to customer requests in a timely and professional manner while maintaining confidentiality.
- Assist branch personnel with questions regarding deposit accounts, transactions, procedures, and operational processes.

Deposit Operations

- Process and review various deposit account transactions and maintenance activities.
- Verify account documentation, customer information, signatures, and required approvals.
- Review transactions for accuracy, completeness, proper authorization, and compliance with Bank procedures.
- Assist with account changes, including address changes, ownership changes, account restrictions, and other maintenance functions.
- Review exception reports and investigate unusual or questionable transactions.

- Assist with dormant, inactive, deceased, restricted, or other special account processing as assigned.
- Research and resolve account discrepancies and transaction errors.

Wire Transfers

- Process incoming and outgoing domestic wire transfers in accordance with established procedures.
- Verify customer instructions, account information, signatures, authorization, and required approvals.
- Perform required callback and verification procedures.
- Review wires for accuracy and identify unusual or suspicious activity for appropriate escalation.
- Maintain proper documentation and records for wire transactions.

Operational Support

- Assist with daily operational processes and procedures as directed by the Operations Manager.
- Provide backup support for other Operations Department functions as needed.
- Assist with research of customer accounts, transactions, historical records, and operational issues.
- Assist with balancing and reviewing various reports.
- Cross-train with other Operations personnel to provide adequate department coverage.

Internal Controls & Risk Management

- Follow established Bank policies, procedures, and internal controls.
- Maintain confidentiality of customer and Bank information.
- Report suspected errors, irregularities, fraud, suspicious activity, or policy violations to appropriate management.
- Maintain appropriate separation of duties and follow dual-control requirements where applicable.
- Assist in identifying opportunities to improve operational processes and reduce errors or risk.
- Complete required training and maintain knowledge of applicable Bank procedures and regulations.

Qualifications

Required:

- High school diploma or equivalent.
- Previous banking, financial services, or related customer service experience preferred.
- Strong attention to detail and accuracy.
- Good organizational and time-management skills.
- Ability to handle confidential information appropriately.
- Strong written and verbal communication skills.
- Ability to work independently while also functioning effectively as part of a team.
- Ability to research problems, identify discrepancies, and follow issues through to resolution.
- Ability to learn and follow detailed policies and procedures.
- Basic computer skills and ability to learn Bank operating systems and software.

Preferred:

- Previous experience with deposit operations.
- Familiarity with banking regulations and internal controls.

Performance Expectations

The Operations Specialist is expected to:

- Process transactions accurately and efficiently.
- Maintain a high level of attention to detail.
- Follow established policies, procedures, and internal controls.
- Protect confidential customer and Bank information.
- Communicate effectively with customers, coworkers, and management.
- Take ownership of assigned responsibilities and follow issues through to resolution.
- Must be able to effectively multitask and prioritize responsibilities.
- Ability to remain composed under pressure while effectively resolving customer concerns.
- Maintain a professional and customer-focused attitude.
- Demonstrate flexibility and willingness to assist with various Bank operational functions.
- Continue developing knowledge of Bank products, systems, procedures, and regulatory requirements.