

**AMERICAN NATIONAL BANK
JOB DESCRIPTION**

JOB TITLE: Cash Management Specialist III (294)

DEPARTMENT: Cash Management

GRADE LEVEL: G

EEO TITLE: 5 Administrative Support Workers

CLASS: Non Exempt

JOB GROUP: Adm Clk

DOO: 2/08 **DOR:** 06/08

JOB SUMMARY:

The specialist maintains a high level of expertise in the products and services designed for business customers, and serves as a resource to the Cash Management sales staff by providing professional, courteous, and efficient customer service to the bank's commercial customers. Provides problem resolution to both internal and external customers in support of customer retention, satisfaction and profitability objectives of the Cash Management Department.

Experienced in all Cash Management Support and Service functions, including but not limited to RDC, IBank, account set up and maintenance, knowledge of ACH and Wire processes, Document Management and Retention and Merchant Services. Responsible for timely completion of required training applicable to the position and regular and effective application of such training in the performance of the position.

ESSENTIAL JOB FUNCTIONS:

1. Answer phones and serve as a resource to Cash Management sales staff and manager regarding customer issues including account maintenance, research, signature cards, resolutions, follow-up with customer requests, and cash management product support including contractual agreements for various products and services. Works closely with the bank's top tier business clients, including those personally managed by the Cash Management Manager, in a diplomatic, insightful and responsive manner in order to meet these customers' needs. (35%)
2. Identify and install appropriate remote deposit capture processing solutions that most effectively align with customers' needs and user requirements for each individual user of the business. Interpreting those requirements and building the business customers on web-based applications and maintain customer files/database. Troubleshoot problems with customer sign-ins, access to the system and reasons why files or transactions are not posting properly. (20%)
3. Provide support to Merchant Services through problem resolution to both internal and external customers, entering merchant applications. (10%)
4. Upsell or cross-sell Cash Management products to existing customers explaining the benefits of the products/services. (5%)
5. Review and reset balances for internal sweeps. Review daily overdrafts. Review monthly account analysis statements and prepare special billings. Review and prepare Goldman letters and statements. Complete special reporting, manage projects and file for manager. Special projects may include monthly statistics, business development reports, etc. (10%)
6. Order and track scanning inventory; invoices and processes payments ensuring accurate financial reporting; manages Remote Deposit Capture document retention; assists in maintaining marketing materials. (5%)
7. Back up to other Cash Management functions from time to time including performing IBank customer service and Goldman functions. Requires maintaining a thorough understanding of ACH, Wires, Lockbox operations, IBank Client Management; Goldman Sachs trades. (10%)

MARGINAL DUTIES:

1. Performs other duties as assigned by management. (5%)

PERSONAL FINANCES: Must have the ability to manage personal finances.

NECESSARY KNOWLEDGE, SKILLS & ABILITIES:

1. Knowledge of bank operations and specialized knowledge of cash management services including but not limited to ACH & Funds transfer; Business online banking; merchant services.
2. General working knowledge of installing/downloading PC software and navigating through the Internet and ability to problem solve issues as presented.
3. Ability to discuss bank products with customers in a courteous and professional manner and receive buy in, both over the telephone and in person.
4. Ability to organize and prioritize work and manage projects.
5. Skill in operating office equipment such as: personal computer and various software, adding machine, and copy machine including Microsoft Office suite of products.
6. Ability to analyze complex iBank and other Cash Management product set ups and trouble shoot any problems which may arise with customer's internet service or PC.
7. Knowledge of Federal regulations preferred.
8. Knowledge of elementary accounting.

EDUCATION & EXPERIENCE:

1. High School graduate or equivalent.
2. Three to five years previous personal banking and general banking experience, i.e., teller, customer service representative, etc.

PHYSICAL REQUIREMENTS:

0-24% 25-49% 50-74% 75-100%

Seeing: Must be able to read documents, computer screens, reports and other communication.				X
Hearing: Must be able to communicate with customers and co-workers.				X
Standing/Walking:		X		
Climbing/Stooping/Kneeling etc.:	X			
Fingering/Grasping/Feeling: Must be able to write and use computer terminal.				X

PHYSICAL DIMENSIONS:

Light Work: Exerting up to 20 pounds of force occasionally and/or up to 10 pounds of force frequently, and/or a negligible amount of force constantly to move objects. If the use of arm and/or leg controls require exertion of forces greater than that for Sedentary Work and the worker sits most of the time the job is rated for Light Work.

NOTE: The statements herein are intended to describe the general nature and level of work being performed by employees assigned to this classification. They are not intended to be constructed as an exhaustive list of all responsibilities, duties, and skills required of personnel so classified.