



**Oregon State**  
Credit Union

## **Payment Systems Service Rep II**

Division: Finance Classification: Non-Exempt  
Reports to: Assistant Director of Payment Systems

Revision Date: 4/2017 Pay Grade 7N  
Annual Review Completed on: \_\_\_\_\_

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### **Purpose:**

*Responsible for performing a variety of Payment Systems tasks as well as General Ledger postings, account reconciliations, and resolution of out of balance situations.*

### **Essential Functions:**

1. Provides assistance to all credit union staff and members with questions related to members accounts, payment systems regulations and follow through to resolution.
2. Tasks will rotate between positions when necessary.
3. Uses FEDLINE to process various transactions such as incoming and outgoing wires, savings bond orders, cash orders and balances Federal Reserve Bank Account to General Ledger daily.
4. Sorts and opens US Mail, night drop contents and ATM Deposit envelopes in a centralized mail room following FBI, CDC and US Postal Service Guidelines. Process member payments received by mail.
5. Balance ATM Deposits on all depository ATMs, Process adjustments to member accounts.
6. Maintains all operational aspects of ACH. Reconciles all ACH postings and exception GL accounts and resolves out of balance situations. Corresponds with various agencies and financial institutions to ensure the processing of ACH items are accurate and comply with current regulations. Process ACH receiving exceptions and prepares return item notifications
7. Reconciles ATM transactions with General Ledger.
8. Processes and audits new direct deposit authorizations and allocation information on member accounts. Maintains communication with the State and other Payroll offices.
9. Responsible for the weekly preparation of the transaction and statistical reports for Federal Reserve (2900) including recognizing and implementing needed updates or changes.
10. Researches disputes including credit and charge back rights. Credits the members' accounts when appropriate. If fraud is involved, researches and takes appropriate action.
11. Review card re-issue report to ensure order event went out, foreign addresses are updated and business cards are done correctly.
12. Recommends entries to the appropriate General Ledger accounts and reconciles.
13. Reviews daily Visa transaction register and posts exceptions to members' accounts. Records and maintains records of non-member cash advances.

14. Reviews monthly credit balance report, makes appropriate entries to members' accounts. Notifies members of action taken.
15. Handle check copy requests and similar research projects, and corrects errors on member accounts.
16. Process manual NSF transfers.
17. Ensures compliance with all laws and regulations, and Credit Union policies, procedures, and standards. Maintains up-to-date procedures, manuals, and forms pertinent to this position.
18. Maintains confidentiality at all times
19. Models the credit union culture through the following service standards:
  - I will immediately acknowledge and extend a friendly greeting
  - I will take ownership for service provided and effectively follow through
  - I will use appropriate opportunities to educate
  - I will actively listen to and arrive at a mutual understanding time frame
  - I will pro-actively pursue and find resolution
  - I will exercise unconditional positive regard and empathy
  - I will always express appreciation

**Supervisory Responsibility:**

None

**Job Scope:**

The Payment Systems Service Rep II is responsible for performing a variety of technically complex tasks. Consequences of error include the possibility of penalty for non-compliance with regulators or other federal and organizational regulations and policies.

**Interpersonal Contacts:**

Communicates with employees at all levels within the credit union. Will have on going contact with members and a variety of vendors.

**Required Job Skills and Abilities:**

1. Must have excellent written and oral communication skills.
2. Attention to detail and accuracy.
3. Strong time management skills.
4. Excellent organizational skills.
5. Strong math skills.

**Education and/or Experience:**

1. High school diploma or GED equivalent.
2. One year accounting course work or work experience preferred.
3. Experience with computerized accounting system, electronic spreadsheets and word processing. Knowledge of Excel and Word preferred.
4. Proficient at 10 key calculator (100 spm) and typing (40 wpm).
5. Cash handling

**Working Conditions:**

1. Sitting for extended periods of time
2. Occasional lifting, carrying, pushing, and pulling of items weighing up to 50 pounds

3. Occasional reaching up to two (2) feet
4. Frequent keystroke activity
5. Potential exposure to the threat of violence at any time

**Disclaimer:**

This position description is designed to outline primary duties, qualifications, and job scope, but is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities, and qualifications required of employees assigned to this job. Our expectation is that each employee will make a willing and enthusiastic contribution whenever necessary to ensure the success of the credit union.