

Card Payments/ATM Accountant

Employee:		FSLA Classification:	Non Exempt
Department:	Accounting	Updated:	October 2017
Reports To:	Accounting & Auditing Manager		

SUMMARY: This position is responsible for performing a variety of professional accounting duties with the principle areas of responsibilities being accounting for the debit and credit card program, branch ATM balancing and monitoring, prepaid and fixed asset general ledger, managing the credit union's sources of funding, and monthly general ledger duties and analysis. This position also acts as a resource for managers and the credit union.

ESSENTIAL DUTIES & RESPONSIBILITIES

Employee must effectively carry out the following essential duties and responsibilities of this position in a manner that consistently demonstrates Sun Federal's mission, values and culture. Other duties may be assigned.

1) Plastic Card Accounting

- a) Responsible for the general ledger accounting for all credit and debit card transactions and ATM transactions which includes reconciling all general ledgers including accounting entries for transactions, charge backs, bond claims and adjustments; processing immediate adjustments; recognize interchange and processing expense for all card programs.
- b) Responsible for all accounting for Automatic Teller Machines/ATMs including making sure there is adequate insurance and bond coverage including business liability, the maximum cash contained in each machine and cumulatively and the replacement value of the machine; balancing all ATMs and verify balances with cash services vendors, research and resolve all discrepancies, monitor cash balances in machines and order enough cash to maintain a sufficient supply at all times, analyzes weekly usage to assist managers in maintaining appropriate cash levels at machines; investigate expense issues and opportunities to reduce or eliminate expenses.

2) Assists in managing liquidity and arbitrage funding by:

- a) Monitor daily liquidity at Corporate One and conduct account transfers as necessary.
- b) Maintain a line of credit with Corporate One fulfilling all reporting and other requirements.
- c) Maintain a line of credit with the Federal Home Loan Bank fulfilling all reporting and other requirements.
- d) Maintains an NCUA approve emergency liquidity resource through the Federal Reserve discount window fulfilling all reporting and other requirements.
- e) Processes applications to borrow funds and make general ledger adjustments to account for borrowing, interest expense and payback.

3) Responsible for fixed asset and prepaid liability accounting. This includes keeping the subsidiary ledger up to date and in balance, maintaining proper disposal value and asset life in accordance with SFCU guidelines, researching any differences in a timely manner.

4) General Accounting Duties

- a) Responsible for the monthly scorecard data input.

- b) Balances and submits Cedar Point ticket sales for the Northwest Alliance of the Ohio Credit Union League.
- c) Responsible for assigned monthly GL reconcilements, variance reporting, month end financial reports, and annual account budgeting.
- d) Prepares account entries by compiling and analyzing account information. Documents financial transactions by entering account information. Recommends financial actions by analyzing accounting options.
- e) Conducts Budget Buddy meetings with assigned Branch Manager in a timely manner.

5) Promote Individual and Credit Union Success

- a) Supports Sun Federal's mission, vision and values. Makes a positive contribution to business plan objectives and goals.
- b) Understands and adheres to all policies, procedures and regulations.
- c) Responsible for personal development through training, collaboration and teamwork.
- d) Demonstrates professionalism in dress, tone, flexibility and communication.
- e) Consistently acts as part of a cohesive team, demonstrating excellent interpersonal skills and the ability to interact positively with other employees. Maintains open and respectful communication with other departments. Handles conflict directly and discreetly.
- f) Shows empathy and respect in all interactions with members, internal and external.
- g) Takes ownership of job duties as assigned or needed. Participates in assigned projects and training in a meaningful and positive way.
 - Recommends and develops process improvements and procedures to enhance productivity and improve service.

PERFORMANCE MEASUREMENTS

1. Assigned accounts are current and in balance.
2. Management reports are produced within prescribed time frames and with no unresolved errors.
3. Month end activities, including journal entries, balancing accounts, and producing assigned financial statements are performed within assigned deadlines at the end of the month.
4. Member and internal inquiries are researched and resolved in a timely and accurate manner.
5. Management is informed of key operating issues affecting the department and the Credit Union.

QUALIFICATION REQUIREMENTS

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of knowledge, skill and/or ability required. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions. The individual must be able to successfully pass background checks.

EDUCATION/CERTIFICATION: Bachelor's degree in Accounting or Finance.

KNOWLEDGE: Strong knowledge of the Credit Union's debit and credit card program and branch ATM system. Knowledge of prepaid and fixed asset general ledger. Thorough understanding of Credit Union financial operations, processes, and reports. Strong Excel knowledge.

EXPERIENCE REQUIRED: Minimum of two years of accounting experience.

SKILLS/ABILITIES: Displays a professional image that promotes Sun Federal's brand and culture. Demonstrated ability to provide remarkable member service and staff support. Demonstrated ability to work under and meet deadlines and work with multiple priorities. Proven leadership skills required. Excellent judgment and decision-making skills.

FINGER DEXTERITY: Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.

TALKING: Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.

AVERAGE HEARING: Able to hear average or normal conversations and receive ordinary information.

REPETITIVE MOTIONS: Movements frequently and regularly required using the wrists, hands, and fingers.

AVERAGE VISUAL ABILITIES: Average, ordinary, visual acuity necessary to prepare or inspect documents or products, or operate machinery.

PHYSICAL STRENGTH: Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally (Almost all office jobs)

WORKING CONDITIONS: No hazardous or significantly unpleasant conditions. (Such as in a typical office.)

MENTAL ACTIVITIES

REASONING ABILITY: Ability to deal with a variety of variables under only limited standardization. Able to interpret various instructions.

MATHEMATICS ABILITY: Ability to perform basic math skills, use decimals to compute ratios and percepts, and to draw and interpret graphs.

LANGUAGE ABILITY: Ability to read a variety of books, magazines, instruction manuals, atlases and encyclopedias. Ability to prepare memos, reports, and essays using proper punctuation, spelling and grammar. Ability to communicate distinctly with appropriate pauses and emphasis; correct punctuation (or sign equivalent) and variation in word order; using present, perfect and future tenses.

JOB DESCRIPTION INTENT & PURPOSE

Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well-constructed job descriptions are an integral part of any effective compensation system.

All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all inclusive. Additional functions and requirements may be assigned by managers as deemed appropriate.

In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.

Job descriptions are not intended as and do not create employment contracts. Sun Federal maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.