



## **Data Processor**

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Department: Operations

FLSA Status: Non Exempt

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**JOB SUMMARY:** The Data Processor is a specialized role within TVFCU to help streamline workflows, data mine utilizing SQL queries, Dormant Account processing, Courtesy Pay processing, monthly processing and backing up every critical process in the Operations Department. This requires all tasks and responsibilities to be completed within a shortened 24 hour work week, demanding advanced preparation when it comes to reviewing accounts or additional task that are done daily, on specific days or a specific time of the month. Flexibility is pertinent since you never know what challenges await in a given day.

**REPORTS TO:** Justin Henskee

**SUPERVISES:** N/A

**ESSENTIAL FUNCTIONS:**

- Develop queries as needed to modernizing TVFCU to steer away from manual work or physically searching through paperwork and typing letters by refreshing queries and mail merging letters.
- Assist staff and members with questions concerning Courtesy Pay and Negative Shares. Also assist with questions as they pertain to ACH, Share Drafts, Payroll Distribution, Wanda, Home Banking and Bill Pay.
- Daily, monitor and scrutinize Courtesy Pay accounts to stay in compliance with TVFCU's Courtesy Pay Policy. Notify members concerning their Courtesy Pay negatives, take numerous member questions about Courtesy Pay as they pertain to correcting negative balances, disqualify members from Courtesy Pay and close checking accounts as needed. Keep a record of all such information as it contains to Courtesy Pay. Actively look ahead at accounts that will need to be reviewed, documenting letters that will need to be sent and notes that need to be added as not to impose added work to co-workers in the Operations Department. Monitor the Courtesy Pay Inclusion and the Courtesy Pay Exclusion lists monthly.
- Actively review the Negative Shares Report; along with assess accounts for negative debit card abuse. Close checking accounts that have not corrected their negative balances or extend members' negative pay by dates. Monitor shares for chronic Courtesy Pay negative abuse and repayment as described in the Courtesy Pay Policy.



- Create in-house specialized queries as needed. For example; the multiple “dormant” or “notice” queries since our core could not provide. Generally, any queries that Fiserv could provide would not be given to TVFCU without a substantial cost attached.
- Monthly, query inactive (dormant) accounts that will be flagged to meet TVFCU’s specific needs, run mail merge for letters to be sent to newly flagged dormant accounts, maintain a list of accounts to be manually charged our dormant fee, monitor accounts that may be reported to NYS for abandoned funds. Making the policy change to fee inactive accounts after 12 months rather than 24 months has increased the manual work load, however, has generated 40% more in dormant fee revenue compared to the past year. The manual work load is predicted to continue.
- Monthly, prepare a report for Managers of Negative Shares Greater than 30 days. Review accounts and record the details of the circumstances of why the account is negative.
- Monthly tasks include changing statement flags and feeing business checking account(s). Contact and fee members that are still using our old routing and transit number as we are billed by Money Gram.
- Monthly, for the Support Department; query and create a listing of closed savings and closed checking accounts, run query and mail merge for closed savings notices, run query and mail merge for Safe Deposit Box fee notices.
- Monthly, for the Loan Department; run multiple queries and mail merges for paid-off loans (queries and letters are specific by loan type), along with running query for loans paid-off early with insurance, query and mail merge letters for 1<sup>st</sup> notices on delinquent ODLOC’s, query and mail merge letters for final demand on delinquent ODLOC’s.
- Monthly, for CEO; query and review findings of new loans comparing existing members verses new members.
- Review data as it pertains to linking accounts to overdraft from savings, ODLOC’s linked to correct checking accounts, and debit cards linked to no or incorrect checking accounts.
- Maintenance on club accounts and close un-used suffixes.
- Reset system and network passwords for staff. Reset Home Banking passwords.
- Lead our organization towards a paperless environment. Create fillable forms as requested by management and to meet the needs of other departments.
- Take on projects or requests by management as needed. Offer solutions to issues as it pertains to our members and our data operating system. If necessary, contact third party to open case in regards to issues.
- Work remote deposit capture check deposits daily to approve or deny check deposits.
- Processes back office Visa charge offs once a month.



- Processes return mail and statements.

#### **CURRENT BACKUP RESPONSIBILITIES:**

- As needed, back-up to Home Banking and Bill Pay daily tasks, including but not limited to; review reports, processing of exception payments, notification of NSF bill payments, bill pay cancellations and questions.
- As needed monthly, back-up to running query for Inactive Bill Pay accounts, feeing and sending notices, along with sending waived fee notices.
- As needed, back-up to member Share Draft Processing, including but not limited to; reviewing exception share drafts, creating and sending return file, receiving and processing share draft file, downloading reports and balancing.
- As needed, back-up to ACH processing, including but not limited to; receiving, editing and processing ACH file, downloading reports, screen ACH file for IAT, balancing, working exception items, posting re-entry items, creating and modifying notices while adding pay by dates to notices and accounts, preparing and sending ACH return file.
- As needed, balance and post paper payrolls. Act as a liaison between TVFCU and payroll clerks. Work with payroll clerks to convert to ACH verses paper lists.
- Input STL's, cross-account forms, opt-in for Debit Card Courtesy Pay, Club Account forms, stop payment forms (for ACH, Share Draft or Bill Pay), Payroll Distribution Forms and verify accuracy.
- Assist members with clearing adjustments (Share Draft or ACH) as it pertains to their account, preparing adjustment according to Federal Reserve requirements, notify Accounting Department as it pertains to them, review account and take steps to ensure such an instance will not occur again for the member.
- As needed, verify that job scheduler ran for such back office jobs as STL Transfers, Share Draft Post, Real-time reports, Negative Shares Report, Late Loan Reports, Archive to Optical was completed and HELOC Interest and Payment update ran. Print Maxxar checks and add to check register. Create and send credit card payment files. Run Courtesy Pay Member Processing.

#### **KNOWLEDGE, SKILLS & ABILITIES:**

The ability to problem solve. A knowledge of jobs and tasks completed by other departments. Knowledge of how to work and create queries as needed to find random searches, stream line the processing of jobs throughout TVFCU saving our organization both time and money.

- Communicate well with members and staff.
- Making decisions as it pertains to member issues.
- Knowledge of DataSafe products including both front and back office interfaces.
- Knowledge of Adobe LiveCycle Designer which is used to create fillable forms for both members and staff to use.



- Customer service skills a must. Empathetic to our members. While maintaining the members' best interest you must always abide by TVFCU Policies and Procedures and continue to stay true to TVFCU's Mission Statement.
- Multi-tasking a must! Often pulled in many directions dealing with concurrent issues.
- Continue finding in-house "workarounds" to avoid purchasing products or having to out-source work, figure out the logistics associated, share with staff, and implement as to continue to save both time and money.

**PHYSICAL DEMANDS AND WORK ENVIRONMENT:**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The physical demands for this position are as follows:

- Ability to change locations throughout the day frequently (desk and conference room,)
- Repeat the same movements
- Use their hands to handle, control, or feel objects, tools, or controls
- Sit for long periods of time
- Use stomach and lower back muscles to support the body for long periods without getting tired
- Make fast, repeated movements of fingers, hands, and wrists