



### **CAREER OPPORTUNITY**

**Job Title:** Electronic Banking Officer  
**FLSA Status:** Exempt  
**Reports To:** SVP/Branch Administrator Director  
**Location:** Corporate Office (West Covina CA.)  
**Language:** English-Chinese and/or Cantonese is required for this position

### **ABOUT Universal Bank**

Universal Bank is a premier company in West Covina CA. that has remained dedicated to the commitment of serving our local communities. We provide customized customer service by offering a full array of deposit and loan products. Our corporate office is located in West Covina CA. with five branches serving LA County in West Covina, Monterrey Park, Rosemead, Eagle Rock and Arcadia. Our cultivated team is an extremely knowledgeable banking professional.

### **Position Overview**

The Electronic Banking Officer is responsible for planning and implementing all the Bank's Electronic Banking offerings. This individual will lead, manage and hold accountable Electronic Services/Cash Management Sales and Support staff. S/he will manage all aspects of electronic banking services (online, mobile, remote deposit, wire transfers, debit and credit card programs, and ACH origination). S/he will also understand client needs for electronic banking, manage budgets, and recommend changes to offerings to best meet requirements. The position ensures all branch and support staff have a clear understanding of current offerings and amendments to offerings, in addition to ensuring operations staff have the tools to process from the backside.

### **General Responsibilities**

- Work with senior management to define the vision, scope and requirements for the Bank's Electronic Banking offering
- Research, select and implement the Bank's electronic banking services (including risk assessments)
- Act as the primary interface to the Bank's core cash management and electronic banking service providers
- Attend applicable vendor conferences and participate in periodic calls as applicable to discuss service issues
- Escalate any deficiencies or issues relating to electronic banking service and sales
- Manage all training relating to our electronic banking offering and provide collateral in support of service sales to other bank departments
- Train client services staff on proper back-office processing of electronic banking services
- Assist the Project manager with upgrades or changes to systems
- Manage RDC and ACH Annual Certifications
- Work with the Marketing department to increase usage of electronic banking delivery channels
- Develop and maintain electronic banking policies and procedures
- *Responsible for adhering to and complying with all Bank policies and Federal and State banking laws and regulations*



## **Qualifications**

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

## **EDUCATION AND/OR EXPERIENCE**

Five or more years of management responsibility in banking operations, including three years in cash management sales or support. Minimum two years' experience in bank product and service sales. Two years supervisory experience in managing bank operational staff. A thorough knowledge of banking operations, ACH origination and all electronic banking products and services is required. Solid knowledge of state and federal banking regulations, including, but not limited to, BSA, OFAC, Reg B, Reg O, Reg Z and Reg BB) and bank policies focusing on bank compliance and regulatory violations.

## **To perform the job successfully, an individual should demonstrate the following competencies:**

**Communications:** Expresses ideas and thoughts verbally; expresses ideas and thoughts in written form; exhibits good listening and comprehension; keeps others adequately informed; selects and uses appropriate communication methods.

**Business Acumen** - Understands business implications of decisions; displays orientation to profitability; demonstrates knowledge of market and competition; aligns work with strategic goals.

**Job Knowledge:** Competent in required job skills and knowledge; exhibits ability to learn and apply new skills; keeps abreast of current developments; requires minimal supervision; displays understanding of how job relates to others; uses resources effectively.

**Problem Solving:** Identifies and resolves problems in a timely manner; gathers and analyzes information skillfully; develops alternative solutions; works well in group problem solving situations; uses reason even when dealing with emotional topics.

**Planning/Organizing:** Prioritizes and plans work activities; uses time efficiently; plans for additional resources; sets goals and objectives; organizes or schedules other people and their tasks; develops realistic action plans.

**Managing Customer Focus:** Promotes customer focus; establishes customer service standards; provides training in customer service delivery; monitors customer satisfaction; develops new approaches to meeting customer needs.

**Organizational Support:** Follows policies and procedures; completes administrative tasks correctly and on time; supports organization's goals and values; benefits organization through outside activities; supports affirmative action and respects diversity.

**Attendance/Punctuality:** Is consistently at work and on time; ensures work responsibilities are covered when absent; arrives at meetings and appointments on time.

**Judgement:** Displays willingness to make decisions; exhibits sound and accurate judgment; supports and explains reasoning for decisions; includes appropriate people in decision-making process; makes timely decisions.

**Quality:** Demonstrates accuracy and thoroughness; looks for ways to improve and promote quality; applies feedback to improve performance; monitors own work to ensure quality.

**Language Ability:** Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations. Ability to write reports, business correspondence, and procedure manuals. Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public.

## Job Posting on Website

**Math Ability:** Ability to work with mathematical concepts such as probability and statistical inference, and fundamentals of plane and solid geometry and trigonometry. Ability to apply concepts such as fractions, percentages, ratios, and proportions to practical situations.

**Reasoning Ability:** Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.

**Computer Skills:** To perform this job successfully, an individual should have knowledge of various bank software programs; and Microsoft Office PowerPoint, Excel and Word software.

**Supervisory Responsibilities:** This position manages a team of direct reports and includes all aspects of supervisory duties, including, but not limited to performance management, coaching, development, and training.

**Work Environment:** The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.

**Physical Demands:** 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

While performing the duties of this Job, the employee is regularly required to sit; use hands to finger, handle, or feel and reach with hands and arms. The employee is frequently required to talk or hear. The employee is frequently required to stand. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, peripheral vision, depth perception and ability to adjust focus.

Position requires occasional driving to off-site businesses to assist in RDC/On-Line banking services set-up & training.

*Universal Bank is an Equal Opportunity Employer. Anyone needing accommodation to complete the interview process should notify the recruiter.*

*You may or may not receive a response to your inquiry by email, mail or fax depending on the number of job openings, volume of inquiries, and your qualifications.*