

## **JOB DESCRIPTION**

<b>POSITION:</b>	<b>Director of ACH Operations</b>
<b>REPORTS TO:</b>	VP of Operations, Central Payments Division
<b>JOB SUMMARY:</b>	Responsible for all ACH activity, reconciling and reporting. Respond to partner requests and questions. Assist with optimization of the ACH processes and funds movement.
<b>LOCATION:</b>	420 W. 4 <sup>th</sup> St., Suite B Dell Rapids, SD 57022  Remote employment WILL be considered, provided candidate can travel periodically to South Dakota (average once per month after orientation period) and occasional travel to Kansas City (1-2 times per year).
<b>CONTACT:</b>	Alice Beyer, VP Operations <a href="mailto:abeyer@central-payments.com">abeyer@central-payments.com</a>
<b>ABOUT US/TO APPLY:</b>	Visit <a href="http://www.central-payments.com">www.central-payments.com</a>

### Required Skills:

1. Extensive experience in settlement processes associated with ACH payments products, including Fedline. Experience with FIS-ACHPs and Jack Henry a plus;
2. Fluency with ACH rules promulgated by NACHA and Regulation E;
3. Understanding of the complete ACH transaction flow from origination to return and exception processes;
4. Proven ability to reconcile ACH activity in various DDA and general ledger accounts;
5. Knowledge of bank accounting practices and principles of internal controls;
6. Excellent analytical and problem-solving skills;
7. Exceptional attention to detail;
8. Ability to organize information and manage multiple lists on a daily basis;
9. Results driven and self-motivated;
10. Proven written and verbal communication skills;
11. Proficiency with Microsoft Office applications, with particular fluency with data manipulation, importing, and exporting information from Excel and Access);
12. Ability to query databases and use tables and data files with tools such as SQL.
13. Proven ability to remain organized while constantly multi-tasking and reprioritizing daily workload;

14. Candidates must take initiative, be organized, and extremely detailed to drive the completion of task assignments.
15. Fluency with automated file transfer (FTP) processes, with an understanding of APIs a plus.

Education/Experience:

1. Bachelor's Degree in finance, accounting, or related field and at least five years related experience; or equivalent combination of education and experience.
2. Accredited ACH Professional (AAP) designation preferred.
3. Strong knowledge of prepaid/debit payment products, operations, processing and/or funding preferred.

**PRINCIPAL RESPONSIBILITIES:**

1. Manage vendor relationships critical to the ACH function and contribute meaningfully to vendor oversight processes.
2. Contribute meaningfully to the management of revenue, expenses, and resulting income of the ACH department, with a particular eye for innovation, efficiency, and cost-savings opportunities.
3. Subject matter expert advising internal teams charged with developing automated ACH processes.
4. Interact regularly with Bank finance team, partners, networks and processors, working daily, weekly, monthly and quarterly deliverable items.
5. Maintain close working relationships and partner with others within and outside the department as appropriate to communicate issues and ensure the timely resolution of internal and external questions.
6. Advise implementation teams on new ACH program set ups and associated processes related to new partners.
7. Recommend and implement changes to individual programs and/or processes as needed to improve accounting controls and protect the Bank from settlement risk.
8. Prepare training materials as needed to educate appropriate parties of changes.
9. Design and prepare a variety of operational ad hoc and standard reports to track key performance indicators and patterns, and aid in assessing and streamlining processes and procedures.
10. Present report findings and recommend actions as needed to senior leadership.
11. Support internal and external auditors providing records, reports and documentation as requested.
12. Actively participates in required annual bank and network training.
13. Interview, hire and manage staff as directed.
14. Manage timely responses to all contacts.
15. Supports any special projects and other duties as assigned.

**ABOUT CENTRAL PAYMENTS AND CENTRAL BANK OF KANSAS CITY**

Central Payments operates as the payments division of Central Bank of Kansas City (CBKC) and administers prepaid card programs on behalf of CBKC via retail, employer/payroll, and online outlets nationwide.

CBKC is a sixty-four year-old family-owned Bank located in the heart of Kansas City, Missouri and one of 106 financial institutions in the country certified by the U.S. Treasury as a Community Development Financial Institution (“CDFI”). CBKC and Central Payments share the mission to provide high quality financial products to consumers of modest means, who historically have not enjoyed the benefits of affordable and accessible financial services. *“Treat Each Customer’s Balance as Though Its All They Have”* guides our approach to product design, customer service, and affordability. Visit [www.central-payments.com](http://www.central-payments.com) or [www.centralbankkc.com](http://www.centralbankkc.com) for more information.