

Name: Open

JOB DESCRIPTION

JOB TITLE: Cash Management Specialist
CORPORATE TITLE: n/a

EXEMPT: No
GRD:

REPORTS TO: AVP Cash Management Supervisor

GENERAL SCOPE / SUMMARY

A brief description that summarizes the overall purpose and objectives of the position, the results the incumbent is expected to accomplish and the degree of freedom to act.

The Cash Management Specialist has a working knowledge of the products and services designed for business customers, and serves as a resource to the Cash Management Department by providing professional, courteous and efficient customer service to the bank's business customers. Responsible for performing operational support duties of the Cash Management Department and provides a full range of professional, technical and general support to Bank personnel and customers. Performs customer setups on the system; reviews and maintains customer files; monitors product usage and system operations; resolves problems within given authority. Helps in the coordination and support of audits and examinations. Performs a variety of routine daily tasks; prepares reports, and participates in special department projects. Duties will be conducted in accordance with Silvergate's business plan and shall meet all regulatory requirements including those specified in Silvergate's current policies and procedures.

ESSENTIAL DUTIES and RESPONSIBILITIES

The tasks, duties and responsibilities of the position that are most important to get the job done.

Processing/Customer Service Duties

- Maintain current knowledge of all federal and state laws and regulations, along with the Bank's policies and procedures.
- Not to harm consumers with any act that could be misleading, unfair, deceptive, or abusive in act or practice.
- Answers phones and provides support to bank personnel and customers regarding Cash Management issues including resolution and follow up. Communicates all customer service related issues/problems to management immediately.
- Strong IT background. Comfortable diagnosing and problem solving technical issues over the phone and via email.
- Establishes and maintains relationships with business customers related to Cash Management services.
- Provides Cash Management product support by reviewing set up documentation for accuracy and completing system set up of Cash Management services for business customers.
- Prepares daily/monthly reports and exception reports for Cash Management services.
- Installs equipment at clients place of business
- Assists in the coordination and support of RDC/ACH risk assessments.
- Travels to client's place of business for equipment installations
- Experience with client facing software products, i.e. Quickbooks, Paylease, Quicken
- Back up to other Cash Management functions as necessary. Requires an understanding of Cash Management products including but not limited to Business Online Banking, RDC, ACH, Wires,

<p>Mobile Banking and Lockbox Operations.</p> <ul style="list-style-type: none"> • Completes system set up of Account Analysis accounts and prepares monthly Account Analysis statements. • Excellent time management, prioritizing, multi-tasking and communication skills. • Responsible for timely completion of required training applicable to the position and effective application of such training in the performance of the position. • Responsible for compliance with applicable laws, rules and regulations impacting Cash Management services.
<p>SECONDARY / NONESSENTIAL FUNCTIONS</p> <p>The desirable, but not necessary, aspects of the job.</p>
<p>N/A</p>
<p>SUPERVISORY RESPONSIBILITIES</p> <p>The scope of the person's authority, including a list of jobs that report to the incumbent. List the position titles and number of employees directly supervised and indirectly supervised.</p>
<p>Incumbent will not supervise other employees.</p>
<p>DECISION MAKING</p> <p>Give several examples of the types of decisions or recommendations made in performing the responsibilities of this job.</p>
<p>Ability to analyze Cash Management product set ups and trouble shoot problems which may arise with customer's Cash Management services, internet service or PC.</p> <p>Interacts with software vendors to handle system or customer support issues.</p>
<p>JOB DIMENSIONS</p> <p>List specific examples of responsibility that this job has for company assets, such as revenues, capital expenditures, budget responsibility, financial responsibility, etc.</p>
<p>Provide problem resolution to both internal and external customers in support of customer retention and satisfaction objectives of the Cash Management Department.</p> <p>Work closely with the bank's business customers in a diplomatic, insightful and responsive manner in order to meet the customers' needs.</p> <p>Have knowledge of proposals and Account Analysis proforma comparisons.</p> <p>Strong analytical and planning skills.</p>
<p>BANK SECRECY ACT REQUIREMENTS</p>
<p>Responsible for adhering to the reporting and recordkeeping requirements of the Bank Secrecy Act and Anti-Money Laundering rules and regulations, observing economic sanctions by prohibiting transactions as specified by the Office of Foreign Asset Control (OFAC), following the bank's customer identification program (CIP) rules, observing all Bank policies and procedures relating to BSA, OFAC, CIP, and related acts, and participation in ongoing related training.</p>

KNOWLEDGE, SKILLS and ABILITIES REQUIRED (MINIMUM QUALIFICATIONS)

The specific minimum competencies (education and experience) required to perform this job successfully. An individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the minimum knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Knowledge of bank operations and Cash Management products including but not limited to Business Online Banking, RDC, ACH, Wires, and Lockbox Operations.

General working knowledge of installing/downloading PC software and navigating through the Internet and ability to problem solve issues as presented.

Ability to discuss bank products with customers in a courteous and professional manner both over the telephone and in person.

Ability to organize and prioritize work and manage projects.

Skilled in operating office equipment such as; personal computer and various software, adding machine, and copy machine.

Proficiency in using Microsoft Word and Excel.

Knowledge of Federal regulations such as Reg D, Reg E, Reg J, and others relating to wire transfers preferred.

EDUCATION

High school diploma or equivalent

Minimum of two years previous personal or commercial banking and general banking experience.

WORK CONDITIONS

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.

Standard office environment with a moderate noise level.

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 talk or hear.
- Must be able to communicate with customer and co workers verbally and in writing.
- Required to sit for long periods and reach with hands and arms.
- Occasionally required to stand; walk.
- Occasionally required lifting up to 25 pounds.
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The vision requirements include ability to adjust focus and close vision. Must be able to read documents, computer screens, reports and other communication.

NOTE; The statements herein are intended to describe the general nature and level of work being performed by employees assigned to this position. They are not intended to be constructed as an exhaustive list of all responsibilities, duties, and skills of this position. .

Management reserves the right to add to, change and revise this description at any time. This description does not include any marginal functions that are incidental to the essential functions. Also, it does not imply that these are the only tasks to be performed by the incumbent. Employees are required to follow any other job-related instructions and to perform any other job-related tasks requested by their supervisor. Any requirement may be modified to reasonably accommodate individuals with disabilities.