ABNB Federal Credit Union

Lead Payment Processor

Chesapeake, VA 23320

Lead Payment Processor Application

ABNB Federal Credit Union is dedicated to being the best place you will ever work, starting with our comprehensive employee benefits package, which features affordable medical, dental, and vision plans to support your well-being and future growth in addition to:

- Paid time off that begins accruing on your first day
- Enjoy 11 paid federal holidays each year, giving you more time to relax and recharge
- 401(k) matching up to 4% with immediate vesting, plus an additional 2% match with future vesting
- Company-paid short-term, long-term disability, and employee life and AD&D coverage
- A tuition reimbursement benefit which reflects our investment in your future
- Competitive pay along with opportunities for annual raises and promotions
- Paid community involvement opportunities offer rewarding chances to network, make a positive impact, and get involved in meaningful local initiatives
- A supportive environment which fosters an employee-centric workplace where growth and member relationships are prioritized

The Lead Payment Processor acts as the senior processor and subject matter expert for ACH, wire, and check processing functions within Operations. Serves as an operational resource for complex and high-risk payment activities while providing guidance, training, and support to staff across the organization. Responsible for ensuring payment processing activities are completed accurately, timely, and in compliance with applicable regulations, operating rules, and internal procedures.

Key Responsibilities

- ACH Operations & Risk Management: Serves as primary subject matter expert for ACH processing, origination, returns, disputes, reclamations, notifications of change, exceptions, and research requests. Reviews and monitors ACH activity for operational

accuracy, fraud prevention, and compliance with NACHA Operating Rules. Assists with operational risk mitigation efforts and provides recommendations for process improvements.

- Instant Payment Operations: Processes and verifies incoming and outgoing wire transfers utilizing dual control procedures. Support instant payment channels to include RTP, FedNow, and Zelle payment operations. Serves as escalation point for complex requests, operational exceptions, and research items. Assists with wire agreement reviews, operational controls, and staff guidance related to wire processing and instant payment activities.
- Check Processing & Exception Management: Reviews and processes ATM, RDC, and check exception items. Completes adjustments, returns, holds, research requests, and balancing activities. Assists in resolving complex operational issues and identifying opportunities for process improvement.
- Operational Leadership & Knowledge Resource: Serves as the department subject matter expert for payment operations. Provides day-to-day guidance, mentoring, and training to processors and business partners. Assists with procedure development, documentation maintenance, cross training efforts, and operational readiness initiatives. This role does not have direct supervisory authority or direct reports.
- Compliance & Process Improvement: Maintains expertise in applicable payment regulations, NACHA Operating Rules, Federal Reserve requirements, and internal policies. Participates in audits, examinations, vendor initiatives, testing, and implementation projects. Recommends process enhancements to improve efficiency, accuracy, and risk management.
- Performs other job related duties as assigned.

Job Requirements:

- **Education**: (1) A two-year college degree, or (2) completion of a specialized certification or licensing, or (3) completion of specialized training courses conducted by vendors, or (4) job-specific skills acquired through an apprenticeship program. Accredited ACH Professional (AAP) Certification is required.
- **Experience**: Three to five years of similar or related experience.
- **Other Skills:** 1. ACH expertise and strong operational oversight is required - advanced knowledge of ACH, wire transfer, and check processing operations. 2. Strong understanding of NACHA Operating Rules and applicable payment regulations. 3. Knowledge of fraud prevention, operational controls, and payment risk management practices. 4. Ability to analyze operational issues and independently resolve complex processing exceptions. 5.

Strong organizational, communication, and training skills are required. 6. Ability to utilize a PC and related software applications to include working knowledge in Microsoft 365 (Outlook, Teams, SharePoint, PowerPoint, Word, and Excel). 7. General knowledge in basic accounting and general ledger balancing principles. 8. Problem solving and critical thinking is needed.

- **Physical Requirements:** Physical qualifications require being able to sit at a computer and other office related equipment for extended periods of time and to be able to lift/carry up to 10 pounds.
- **Interpersonal Skills:** Work involves contact with persons beyond immediate associates regarding routine matters for the purpose of giving or obtaining information which may require some discussion. Outside contacts take the form of service to the public (members or vendors), requiring ordinary courtesy in providing assistance and information.
- **Work Environment:** In Office with remote options

Qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, sexual orientation, gender identity, marital status, pregnancy, disability, or protected veterans' status.