

**Job Description**

**Employee Name:**

**Title:** Account Analyst I

**Department Name:** Accounting

**Reports to (Title):** Controller

**FLSA Status:** Non-Exempt

**Grade:** E

**Summary:**

Responsible for analyzing prepaid program account activity and balances to identify and resolve issues or discrepancies.

**Qualifications:**

**Education:** Associates Degree in accounting or finance program. Bachelor’s Degree preferred.

 **Licenses/Certifications:** None.

**Experience:** Two years of related experience and/or training. Or equivalent combination of education and experience.

**Essential Functions:**

**A: Job Specific:**

* Understand the funds flow process associated with assigned accounts.
* Analyze account activity and balance accounts, utilize processor reports, research prepaid card transaction activity, and defined funds flow processes.
* Identify outstanding account issues and research to determine the cause and appropriate resolution process.
* Identify over- and under-funded accounts and process according to procedures.
* Update account review and analysis process documentation to ensure they accurately reflect current methodology.
* Work with new and existing clients and processors to ensure programs conform to bank requirements regarding processing, funding, functionality, settlement, and reporting
* Research and troubleshoot issues found in overviews completed in the reconciliation process.
* Review and analyze assigned prepaid program accounts in accordance with the risk frequency designated to the account.

**B: Company Specific:**

* Effectively uses Microsoft Office Suite and other applicable software solutions.
* Complies with organizational policies and procedures.
* Represents the organization in a positive and professional manner.
* Attends all mandatory in-services, training and staff meetings.
* Maintains confidentiality of customer and organization information.
* Maintains effectiveness when experiencing major changes in work tasks or the work environment; adjusting effectively to work with new structures, processes, requirements or cultures.
* Responsible for compliance with the Bank Secrecy Act, and Anti-Money Laundering laws and regulations, including but not limited to, the USA PATRIOT Act and OFAC.

**Service Excellence Elements:**

**Faith:** (Faith in God provides a set of morals by which we live.) Performs work that reflects a high ethical and moral standard; always seeking to do the right thing. Operates from a center of core values that is a credit to self and positively represents Sutton Bank.

**Professionalism:** (We must embrace and live high standards in our business and personal life.) Performs work that reflects a high level of integrity; takes ownership in all aspects of duties, is reliable and accountable. Acknowledges the worth of others through respectful communications, patience and common courtesy. Consistently performs duties to the best of abilities.

**Passion:** (In order to make a difference we must have the desire to do so.) Performs work that reflects ownership and positively represents Sutton Bank. Demonstrates a positive attitude and devotion to the task at hand. Meets the customer’s needs and concerns by consistently acting in a customer-focused manner. Owning and feeling proud of work quality and our mission.

**Education:** (We must be a student for life and never stop learning.) Keeps skills, competencies and required licensures/certificates current. Seeks out new educational opportunities to keep up with the changes in industry. Shares new information with team members and department heads.

**Teamwork:** (The best solutions come from working together.) Cooperates with co-workers while performing responsibilities leading to everyone being able to achieve success and giving recognition where it is due. Offers ideas for improved work flow.

**Change:** (It is a constant in our lives; embrace it.) Performing in a manner that demonstrates flexibility and openness to change.

**Knowledge/Skills/Abilities:**

* The ability to communicate effectively and clearly, both in verbal and written communications.
* Excellent interpersonal skills.
* Strong knowledge of the business area that is being supported.
* Self-directed and motivated.
* The ability to manage multiple tasks.
* Excellent problem-solving skills.
* Ability to calculate figures as it relates to accounting processes.

**Disclaimer:**

*This description is designed to indicate the general nature and level of work for this position and is not all inclusive. It is not intended to describe minor duties or other responsibilities that may be periodically assigned. Sutton Bank reserves the right to make changes to the position and the responsibilities at any time. This job description does not serve as a contract or promise of future or continued employment.*

**Date Issued:**

**Date Revised:**

**Employee’s Signature: Date:**

**Dept. Manager’s Signature: Date:**

**HR Signature: Date:**

**Description of Physical Demands and Work Environment**

Show the amount of time spent on-the-job in the following This job requires that force be exerted by weight being

physical activities by checking the appropriate boxes lifted, carried, pushed, or pulled. Show how much

below. and how often by checking the appropriate boxes below.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **None** | **Occasionally****up to 1/3** | **Frequently****1/3 to 2/3** | **Constantly****2/3 or more** |
| **Stand:** |  |  | x |  |
| **Walk:** |  |  | x |  |
| **Sit:** |  |  |  | x |
| **Talk or hear:** |  |  |  | x |
| **Finger, handle or feel:** |  |  |  | x |
| **Push/pull:** |  | x |  |  |
| **Stoop, kneel, crouch or crawl** |  | x |  |  |
| **Reach with hands and arms:** |  | x |  |  |
| **Taste or smell:** | x |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **None** | **Occasionally****up to 1/3** | **Frequently****1/3 to 2/3** | **Constantly****2/3 or more** |
| **Up to 10 pounds:** |  | x |  |  |
| **Up to 20 pounds:** |  | x |  |  |
| **Up to 50 pounds:** |  | x |  |  |
| **Up to 100 pounds:** | x |  |  |  |
| **>100 pounds:** | x |  |  |  |

This job has special vision requirements. Check all that apply.

* Close vision (clear vision at 20 inches or less)
* Distance vision (clear vision at 20 feet or more)
* Color vision (ability to identify and distinguish colors)
* Peripheral vision (ability to observe an area that can be seen up and down or to the left and right while eyes are fixed on a given point)
* Depth perception (three-dimensional vision; ability to judge distances and spatial relationships)
* Ability to adjust focus (ability to adjust eye to bring an object into sharp focus)
* No special vision requirements

This job has special hearing requirements. Check all that apply.

* Ability to hear alarms on equipment
* Ability to hear client call
* Ability to hear instructions from department staff

Specific demands not listed:

**Note: Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions of this position.**