Farmers & Merchants Bank
Connecting Like Family

Universal Fraud & Deposit Operations Specialist

JOB SUMMARY

This position is hybrid, meaning the job duties may change from day to day as needed by the Operations and Risk Team including but not limited to all duties, related to activities involving loans, deposits and paperwork as well as operational tasks associated with the Bank's core system. This position may include assisting with risk assessments and participating in special projects as needed.

CORE VALUES

- **Customer Experience** – Be a trusted advisor while providing exceptional customer service in a welcoming environment.
- **Continued Growth** – Continually evolve with technology and our customers' needs.
- **Collaboration** – Success built through teamwork, where each person contributes their strengths and works diligently to achieve a collective goal.
- **Community** – Make an impact, strive for improvement, and be involved.
- **Hard Working** – Be enthusiastic, energetic, and tenacious while maintaining a harmonious balance between work and personal lives.

ESSENTIAL FUNCTIONS

Essential Duties and Responsibilities include the following. Other duties may be assigned to meet business needs.

Fraud Investigation & Prevention

- Monitor fraud alerts and investigate suspicious transactions, account activity, and potential fraudulent behavior.
- Analyze account activity for indicators of fraud, including check fraud, wire fraud, card fraud, and other financial crimes.
- Conduct detailed investigations of potentially fraudulent activity in collaboration with internal departments, Compliance, Legal, and other business partners.
- Analyze data and transaction trends to identify fraud patterns, emerging risks, and potential vulnerabilities.
- Communicate with customers regarding fraud investigations, account outcomes, and preventive measures to reduce future fraud risk.
- Coordinate with law enforcement agencies, regulatory bodies, and other financial institutions as necessary to support investigations and recovery efforts.

- Prepare comprehensive case documentation, investigation summaries, and reports for management review.
- Present findings, trends, and recommendations to leadership to strengthen fraud prevention and risk mitigation efforts.
- Provide education and guidance to customers and internal teams on fraud prevention best practices and emerging fraud threats.

Deposit Operations

- Maintain and update deposit account information within the bank's core processing system.
- Provide customer support across digital payment channels, including Zelle®, Apple Pay®, and Google Pay®.
- Respond to and resolve internal and customer helpdesk requests in a timely manner.
- Process incoming and outgoing ACH transactions, maintenance requests, exceptions, and related account changes.
- Provide debit card support, including card activation, PIN resets, troubleshooting, and issue resolution.
- Support credit card servicing functions, including customer assistance and payment processing.
- Process incoming and outgoing cash letters in accordance with established procedures.
- Answer and route internal phone calls while providing operational support to bank staff.
- Serve as backup support for Business Online Banking operations and customer service.
- Administer and maintain consumer and business online banking services.
- Process online banking registrations and enrollment requests.
- Review and process mobile deposit transactions, ensuring compliance with bank policies and procedures.
- Process and monitor daily incoming and outgoing wire transfers.
- Review daily operational reports to identify exceptions, ensure accuracy, and support compliance with internal controls.

EDUCATION, QUALIFICATIONS & TRAINING

- Must possess a High School Diploma.
- Customer Service, sales, cash handling and computer experience, strongly preferred.
- College degree preferred in finance, economics, real estate, or business-related field.
- Minimum of 5 years of processing experience with a financial institution preferred.
- Effective written and verbal presentation skills – ability to communicate effectively with board of directors and regulatory authorities.

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PERFORMANCE EXPECTATIONS

- Complete all mandatory training on time.
- Be involved in the community to emphasize our core values.
- Possess excellent attention to detail, time management and organizational skills, and ability to multitask, as well as verbal and written communication skills.
- Must be discreet and trustworthy to hold confidential information.
- Work cooperatively with and maintain effective communication and working relationships with customers, co-workers, and managers.

TOOLS & EQUIPMENT

- Must be able to navigate and efficiently operate standard office equipment such as computers.

WORKING CONDITIONS & SPECIAL REQUIREMENTS

- Work is performed under general office conditions in a retail-banking establishment with the ability to work remotely with the approval of HR.
- Willing and able to work overtime and travel, as necessary.
- Must be flexible and demonstrate the ability to adapt to new job locations and reassignments as directed.
- While working with customers, the employee may encounter abusive, aggressive, or unpredictable behavior.
- Must observe safety and security policies and procedures at the branch.