

**Job Title:** Cash Management & Digital Products Specialist

**Department:** Cash Management / Digital Products

**Location:** Coldwater, MI

**Employment Type:** Full-Time

### **Position Summary**

The Cash Management & Digital Products Specialist plays a key role in supporting the bank's commercial clients by delivering high-quality service across treasury products and digital banking platforms. This role ensures smooth onboarding, daily operational support, and timely resolution of client inquiries. The ideal candidate combines strong analytical skills, customer service excellence, and a deep understanding of treasury management services and digital platforms.

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### **Key Responsibilities**

#### **Client Support & Relationship Management**

- Serve as the primary point of contact for commercial clients regarding treasury management services, including online banking, ACH, wire transfers, remote deposit capture, and fraud prevention tools.
- Respond promptly to inquiries, troubleshoot issues, and provide support that enhances client satisfaction and retention.
- Maintain detailed knowledge of treasury products and proactively educate clients on features, best practices, and system navigation.

#### **Treasury Operations**

- Assist with the onboarding of new treasury clients, including account setup, documentation, system configuration, and user training.
- Coordinate with internal teams (operations, IT, compliance, commercial banking) to resolve technical or process-related issues.

#### **Risk & Compliance**

- Ensure treasury processes follow all regulatory, audit, and bank policy requirements.
- Assist clients with fraud prevention tools such as Positive Pay, dual-control setup, user permission audits, and products compliance reviews.

- Identify potential risks in client activity and escalate issues as needed.

### **Process Improvement & Reporting**

- Maintain accurate records of client interactions, product usage, and issue resolution.
  - Support continuous improvement by identifying process gaps and recommending workflow enhancements.
  - Collaborate to provide regular reporting on client trends, support metrics, and product adoption.
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### **Qualifications**

#### **Education & Experience**

- Bachelor's degree in Finance, Business, or related field preferred; equivalent experience considered.
- 2–5 years of experience in treasury management, banking operations, or commercial client services.

#### **Skills & Competencies**

- Strong understanding of treasury products (ACH, wires, RDC, merchant services, digital banking portals).
  - Excellent problem-solving abilities with strong attention to detail.
  - Professional communication skills—both written and verbal.
  - Ability to manage multiple tasks in a fast-paced environment while maintaining accuracy and service excellence.
  - Proficiency with banking systems, Microsoft Office Suite, and digital platforms.
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### **Working Conditions**

- Standard office environment.
- Occasional client site visits for training, onboarding, or relationship support may be required.