

Non-Exempt
Grade: 9

TITLE: **Payment Operations Representative**

REPORTS TO: Supervisor, Payment Operations; Manager, Payment Operations; Assistant Vice President, Member Digital Services; and/or Vice President, Member Digital Services

SUPERVISES: No one

SUMMARY: Under limited supervision, performs various duties requiring a thorough knowledge of credit and debit card operations, procedures, methods, practices, and policies. Maintains records, issues credit and debit cards, establishes files, and prepares reports. Performs payment-related member support via vendor administrative portals and core system functions. Handles exception item processing, including member complaints and payment problems. Oversees all credit and debit card signature disputes.

PRINCIPAL RESPONSIBILITIES:

- Manual dexterity and fine motor skills required to accurately use and perform routine cleaning and maintenance of office computer components and ATMs.
- Understand and professionally and tactfully respond to complex verbal and written communications via the phone, in person, and electronically.
- Visual acuity required to read and comprehend printed correspondence, instructions, and manuals.
- Ability to perform general mathematical equations and reconcile and balance a variety of financial instruments.
- Ability to remain seated and/or standing for extended periods of time.
- Ability to lift and carry up to 30 pounds.

ESSENTIAL FUNCTIONS:

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- Actively practices the behaviors found in the credit union's Guidelines for Member Services in all interactions with members and staff.
- Ability to communicate professionally and concisely.
- Following established policies and procedures, performs various payment support activities like ACH, IRAs, Installments, Wires, Debit and credit cards.
- Works with cardholders, processors, and merchants to answer questions, resolve problems, and guide disputes. Processes and tracks chargebacks following established regulations.
- Works with back office vendors and administrative portals to properly configure member accounts and resolve member problems.
- Balances and reconciles ATM and Visa general ledger accounts, daily statements, and settlement reports.
- Processes monthly and quarterly statistical reports.
- Oversees all compromised card files.
- Takes reports and blocks cards due to loss, theft, or compromise. Processes fraud reports several times a day. Works with law enforcement and insurance providers to determine responsibility and gain restitution.
- Issues Visa debit and credit cards. Orders replacements and processes reissues.
- Prepares summary reports, updates, and monitors accounts.
- Reports, investigates, audits blocked cards, and works with the ATM vendor to ensure the ATMs, as required.
- Prepares correspondence and communicates with members, suppliers, vendors, and merchants.
- Performs other duties as assigned.
- Responsible for auditing and maintaining accurate records.
- Requires broad operational knowledge, flexibility, and independence.
- Must work harmoniously with other employees.
- Performs other duties as assigned.

REQUIRED KNOWLEDGE:

Thorough knowledge of all credit union products and services, specifically emphasizing the payments suite (ACH, Wires, etc.) and all card-based products preferred. Preferred to be well versed in all Member Support Center functions and have demonstrated ability to professionally and accurately support staff and members in the designated specialty. Requires general reading, writing, and arithmetic skills and a high level of professional communication skills. Requires knowledge of office practices and procedures, including data processing, the ability to make mathematical computations, operate various office equipment, type reasonably fast and accurately, write legibly, and deal with members and staff tactfully and courteously. Must serve as a mentor to staff and to support a harmonious environment. The incumbent must be bondable.

EXPERIENCE:

One year as a Member Support Center Representative, or in a related position within the credit union, or relevant experience with another financial institution or relevant office experience. Extended training and/or demonstrated knowledge in card processing and/or other payment back-office functionals like wires, ACH, ATMs preferred.

EDUCATION:

High school graduate or equivalent.