

## Card Services Manager

<b>Employee:</b>	Director of Digital & Card Operations	<b>Department:</b>	Operations
<b>Reports To:</b>		<b>FLSA Classification:</b>	Exempt
		<b>Updated:</b>	January 2022

**SUMMARY:** The Card Services Manager is responsible for managing, scheduling, training, and developing our Card Services team including processing functions, vendor relationships and projects. Ensures that all activities are conducted in accordance with established standards and applicable regulations, and that procedures are documented. Assists in the resolution of difficult or sensitive card processing issues. Develops, and implements efficient workflows to improve sales, support and servicing functions and continually improve the internal delivery and member experience. Promotes and maintains the organization's, mission, values, and culture. Works to maintain high employee engagement and is a cultural champion.

**ESSENTIAL DUTIES AND RESPONSIBILITIES:** *Must effectively carry out the essential duties and responsibilities of this position in a manner that consistently demonstrates Sun Federal's mission and core values in a positive manner. Other duties may be assigned.*

### 1) Card Services Department Leadership

- a. Leads Card Services team by providing direction, coaching, training, and ongoing development opportunities.
- b. Develops Card Services Department plans and goals and measures results.
- c. Holds team members accountable for results, including required competencies, service & sales behaviors, policies, and procedures.
- d. Provides effective feedback through coaching and timely performance appraisals.
- e. Communicates Credit Union business plan and strategies to staff through: quarterly reviews, staff meetings, ongoing one-on-ones and weekly link-ups.
- f. Responsible for selecting team members, engagement, coaching, development and managing talent.
- g. Communicates and collaborates with the Director of Operations to provide technical leadership, from strategic decision making to project planning and execution, to ensure products and processes are reviewed and aligned with service delivery objectives and goals.
- h. Stays informed on trends and developments, ensures products and services remain viable and relevant to continually meet the needs of our members and targeted sales expectations.
- i. Manages the Visa Analytics Platform to access key insights to optimize authorization rates, promote early cardholder activations, lower fraud related costs and maximize interchange revenues.
- j. Monitors product/service income production for the Credit and Debit card programs and makes recommendations when anomalies are discovered, or targeted projections are not met.
- k. Meets established goals and ensures that corporate-wide plans and programs are supported. Completes reports, records, and other documentation as required. Updates monthly scorecard for Department activities.

- l. Responsible for processes, procedures, disclosures, and training plans for the Card Services Department. Conducts periodic reviews of existing procedures to ensure they are current, compliant, and effective.
  - m. Schedules training on new regulations, service features, processes, procedures or workflows for the department or all employees if required.
  - n. Conducts departmental business continuity plan reviews and performs updates. Ensures the Cross-Training Matrix is up-to-date and critical functions are documented and can be performed in the event of a disaster.
- 2. Manages professional business relations with members, vendors, and trade professionals.**
- a. Represents the Credit Union in meetings with Visa and BIN management, digital wallets, Fiserv EFT, Fiserv FOS, Fiserv Card Services, ECS and SpendTrack online Visa account access, Fiserv Contact Center, Risk Office, Trism Instant Issue, uChoose and other vendor or business professionals associated with card processing, plastic production and rewards.
  - b. Manages contracts and subscriptions that include replacement schedules, capital budget, targeted income, and monthly expense implications. Assists the Director of Operations in the preparation of income and expense budgets and approval of bills.
  - c. Reviews and manages card vendor inventory, billing, and expenses. Responsible for monitoring and ensuring proper inventory level of debit and credit card plastics both at central issuance and instant issue branch locations. Prepares re-orders for approval. Obtains approval of Director of Operations before new orders or service changes are made.
  - d. Works directly with our Fiserv Risk Office Specialist to mitigate fraud losses or escalating risk exposure. Manages the processing of Risk Office alerts and reviews monthly and yearly assessments.
  - e. Reviews communication from vendors and research enhancements.
- 3. Manages the effective and efficient completion of Debit and Credit card processing functions and support.**
- a. Manages the Card Services Agent queue and Supervisor Reports. Coaches Card team on call recordings using established quality metrics. Acts as agent as needed.
  - b. Ensures requests in Card Services Mailbox are answered promptly.
  - c. Manages the administration of the debit and credit card processing software, manages roles, user templates and product configurations. Collaborates with the technology department for maintenance, upgrades, system design, interface applications and security.
  - d. Leads all card processing projects, conversions, portfolio revisions or software upgrades.
  - e. Ensures that card processing functions are completed in accordance with established policies, procedures, disclosures, regulatory and compliance requirements.
  - f. Ensures that all department files, standard FAQs, and email reply templates are current and accurate.
  - g. Ensures research of daily reports and card problems related to member's accounts is completed and assists with inquiries, corrections, changes, and deletions.
  - h. Ensures reports are reviewed, monitored, and saved daily and monthly for card maintenance and transaction activity.
  - i. Manages processes to complete member file maintenance requests, such as name/address /phone/email changes, restricts usage, replacement cards following Red Flag requirements, travel notes and card account closures.
  - j. Performs regular database maintenance and purges all inactive accounts/files.
  - k. Assists Accounting in balancing the card programs and rewards and identifying and researching all outstanding issues.

- l. Performs and assists with complex or sensitive card processing functions, online access, digital wallet issues or Card Valet (SunCard\$afe) problems.
  - m. Performs and assists with complex lending functions or interest calculations, as necessary.
  - n. Understands STIP (Stand-in Processing) protocols and GCAS (VISA Global Customer Assistance Services) for Emergency Card Replacement & Cash requests.
- 4. Manages the support of ITM/ATM Check Deposit Processing and Instant Issue programs.**
- a. Manages ITM/ATM balancing, using NCR Network Manager and Corporate One Tranz Capture.
  - b. Ensures processes are completed for returned ATM deposited items, ATM disputes, adjustments, and requests from other FI's and ensures notices are sent to cardholders if required.
  - c. Manages Card Inventory, Supply Ordering, Monitoring and Balancing End of Month. Instant Issue resource for branch problems.
- 5. Manages VISA Consumer & Business Credit Card and our Corporate Card program related responsibilities, processes, and support.**
- a. Administers fixed rate and variable rate card programs and notices required for rate changes due to prime rate change or credit score change with a limit increase request.
  - b. Manages all credit system parameter settings, various PRIN's, interest and late fee calculations, processing and coding for delinquency, bankruptcy and charge-off and related credit bureau codes. Thorough knowledge of all disclosures and statement information.
  - c. Ensures compliance for branch Visa Cash Advance terminals yearly through PCI Vendor. Acts as contact for equipment issues and identification, upgrades, and supplies.
  - d. Ensures Credit Balance Report is reviewed monthly, and action taken to transfer/refund the balance.
  - e. Ensures Annual Cash Back rewards credits are processed and administers all rewards programs.
  - f. Troubleshoots system problems and escalates issues when discovered.
  - g. Manages the processing of lender approved new credit card account(s), credit limit adjustments, balance transfers and product transfers. Understands the Loan Origination System process and disclosures.
  - h. Monitors daily and monthly reports from Nautilus, VOL, and the Fiserv Credit Call Center and reviews action taken, requests outstanding and follow-up required.
  - i. Ensures processing of Visa ACH payments, one-time and recurring, and the daily review of ACH payment reports.
  - j. Research member inquiries and disputes, interest, rewards, and monetary adjustments and performs maintenance that may include interest or late fee refunds or reward adjustments.
  - k. Manages the monitoring and tracking progress of outstanding chargebacks and adjustments ensuring they are within required timeframes, closeout packages have been received and processed, items are recorded for CUNA bond claim and/or write-off.
  - l. Ensures accurate processing of Sunguard Payment Protection packages and required credit card coding.
- 6. Manages the administration of the anti-fraud program for our plastic card programs.**
- a. Monitors Fraud Trends (including merchants, transaction types, locations, etc.) and the ability to communicate these trends to members and staff. Takes action to mitigate losses.
  - b. Manages the review of fraud reports, monitoring of daily fraud tools, processing of all CAMS alerts, and compiles tracking tools for department use and a database for member mail merge notifications and email notices when fraud occurs. Reviews Visa GCAR Issuer Recovery reports on Compromised Cards.

- c. Manages the Cuna Mutual Group bond claim process including member disclosure, filing requirements, deductibles, and program limits. Files bond claims, provides logs to accounting for reconciling entries for the Debit and Credit card programs and tracks yearly loss totals.
  - d. Manages users as Administrator for these systems: Client Central, FOS, uChoose, ECS and SpendTrack Visa Online Access, Interaction Client Supervisor.
- 7. Manages the processing of all (Fraud & Non-Fraud) disputes and chargebacks for Visa Consumer, Business, & HSA Debit Card programs and ATM Card program cards.**
- a. Ensures Card Specialists can answer member questions regarding chargebacks and disputes that may lead to difficult and direct conversations. Ensures member information and documentation is received and filed.
  - b. Manages debit chargeback process, necessary documentation, and time frames for completion.
  - c. Ensures completion of dispute forms in eDocs and requests for provisional credit to cardholders.
  - d. Ensures the review and processing of daily reports for disputes, credit adjustments and discrepancies in chargeback adjustments. Tracks provisional credits and charge back completions.
  - e. Ensures processing of cardholder complaints against a merchant to VISA if the merchant is not compliant with VISA rules & regulations for debit and credit.

#### **Expectations for Leadership Team**

1. Supports, creates organizational awareness, and models Sun Federal's mission, vision, values and culture. Accepts responsibility to live Sun Federal's culture.
2. Positively influences others by demonstrating competency in Sun Federal's Leadership Expectations: Instilling a Shared Vision, Strategic Agility, Emotional Intelligence, Communication Skills, Business Acumen, Relationship Skills, Developing Individuals & Teams and Service Orientation.
3. Actively models Sun Federal's service behaviors and coach's employees to consistently follow them.
4. Shows professionalism, empathy, and respect in all interactions with members, internal and external.
5. Takes personal responsibility to actively listen to the members, understand their needs and take initiative to help the member as your priority. While some have little direct member contact, every position at Sun Federal supports the member.
6. Take ownership of job duties. Offer team members assistance when necessary to help develop a fully competent and cohesive workforce. Recommends and develops process improvements and procedures to enhance productivity and improve service.
7. Responsible for the departmental budget process and department strategy sessions. Manages expenses accordingly.
8. Responsible for personal development through training, collaboration, and teamwork. Understands and adheres to all policies, procedures, and regulations. Maintains knowledge of regulations appropriate for position (i.e. Bank Secrecy Act, OFAC, etc.) and attends all training as it relates to position related regulations.
9. Adheres to Sun Federal's security procedures and safeguards member information.
10. Demonstrates professionalism in dress, tone, flexibility, and communication.
11. Consistently acts as part of a cohesive team, demonstrating excellent interpersonal skills and the ability to interact positively with other employees. Maintains open and respectful communication with other departments. Handles conflict directly and discreetly.
12. Collaborate, contribute, and communicate for the success of the team. Invite and accept feedback from others and provide upward feedback.

## **PERFORMANCE MEASUREMENTS**

1. Department functions are effectively and efficiently completed in accordance with established Credit Union policies, procedures, standards, and related program and legal requirements.
2. Productivity, quality, and processing deadlines are met.
3. Department procedures are regularly reviewed and modified as needed.
4. Department personnel are well trained, effective, and efficiently utilized.
5. Professional business relations exist with both members and external trade contacts. Questions and problems are promptly and courteously resolved. Assistance is provided as needed.
6. Effective working relations and coordination exist with related departments and branch personnel. Support is provided as required.
7. Director of Operations is appropriately informed of area activities and of any significant concerns.

## **QUALIFICATION REQUIREMENTS**

*To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of knowledge, skill and/or ability required. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions. The individual must be able to successfully pass background checks.*

**EDUCATION/CERTIFICATION:** Bachelor's degree in Business or related field or equivalent education and experience.

**REQUIRED KNOWLEDGE:** Operational understanding of all Department functions. Knowledge of credit and debit card processing including Visa rules, rewards, fraud, chargebacks, disclosures, regulations, statements, compliance, digital wallet, BIN, and portfolio management. Knowledgeable of all fraud monitoring tools including: Casetracker, Tranblocker, FICO Alerts, Interactive Text Alerts, Tokenization Notification for digital wallets. Thorough understanding of Kasasa Rewards, debit activity requirements and Fiserv Spectrum core processing functionality and card processing functions.

**EXPERIENCE REQUIRED:** Three to five years of related experience and management experience in a financial institution.

**SKILLS/ABILITIES:** Strong interpersonal, leadership, and supervisory skills. Well organized. Strong member services skills. Able to communicate complex information clearly. Strong problem-solving skills. Able to coordinate well with other departments and personnel. Ability to teach, train and coach others. Ability to work well under pressure. Displays a professional image that promotes Sun Federal's brand and culture. Must be creative, idea generator, open to change and new ideas. Ability to focus on higher level strategic issues. Strong negotiation skills. Excellent judgment and decision-making skills. Must be fluent in English with excellent written and verbal communication skills. Professional appearance and attitude. Excellent presentation and communications skills. Self-directed and able to work with minimal supervision. Strong organizational abilities.

Ability to operate related computer applications and other business equipment. Able to navigate multiple systems and use all related software applications. Ability to prepare and analyze reports using Microsoft Excel. Strong PC skills with the ability to use and instruct others on Microsoft Windows, Word, Excel, and Outlook. Ability to analyze and solve technical problems. Admin credentials for key vendor systems (i.e. Fiserv EFT, Fiserv CPS).

## **PHYSICAL ACTIVITIES AND REQUIREMENTS**

**TALKING:** Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.

**AVERAGE HEARING:** Able to hear average or normal conversations and receive ordinary information.

**REPETITIVE MOTION:** Movements frequently and regularly required using the wrists, hands, and/or fingers.

**AVERAGE VISUAL ABILITIES:** Average, ordinary, visual acuity necessary to prepare or inspect documents or products or operate machinery.

**PHYSICAL STRENGTH:** Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally. (Almost all office jobs.)

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**WORKING CONDITIONS:** Ability to handle stressful situations. No hazardous or significantly unpleasant conditions (such as in a typical office).

## **MENTAL ACTIVITIES AND REQUIREMENTS**

**REASONING ABILITY:** Ability to apply logical or scientific thinking to define problems, collect data, establish facts, and draw conclusions. Able to interpret a variety of technical instructions and can deal with multiple variables.

**MATHEMATICS ABILITY:** Ability to compute discount, interest, profit, and loss; commission markup and selling price; ratio and proportion and percentage. Able to perform very simple algebra.

**LANGUAGE ABILITY:** Ability to read periodicals, journals, manuals, dictionaries, thesauruses, and encyclopedias. Ability to prepare business letters, proposals, summaries, and reports using prescribed format and conforming to all rules of punctuation, grammar, diction, and style. Ability to conduct training, communicate at panel discussions and make professional presentations.

## **JOB DESCRIPTIONS INTENT AND FUNCTION**

*Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well-constructed job descriptions are an integral part of any effective compensation system.*

*All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate.*

*In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.*

*Job descriptions are not intended as and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.*

**This Job Description is not a complete statement of all duties and responsibilities comprising this position.**