



BUCKEYE STATE CREDIT UNION POSITION DESCRIPTION

Title: Card Services Specialist
Reports To: AVP, Operations
Department: Operations
Positions Supervised: N/A
Status: Exempt/Salary
Location: Akron/Canton Area

Position Summary

Responsible for assisting in all areas of the Credit Union's debit and credit card programs. Provide support to the AVP, Operations. Responsible for dispute resolution, settlements and posting files, and periodic reconciliations. Performs necessary functions to explain, promote, establish, and maintain credit and debit accounts and services.

Essential Responsibilities

The following duties are normal for this position, and are not to be construed as exclusive or all-inclusive. Other duties may be required and assigned:

1. Enthusiastically supports the credit union's focus on member sales and service.
 - Actively seeks out sales opportunities and cross-sell opportunities and promotes credit union products and services based on member needs.
 - Participate, contribute, and support Buckeye State Credit Union's strategic goals and objectives.
2. Promotes and strives to create a world class experience for members.
3. Create travel notifications for Debit and Credit cards; post unposted transactions; perform general card maintenance
4. Answer inquiries and process financial transactions in an efficient manner
5. Daily review of home banking messages, provide solutions
6. Disburses Credit Card Loans
7. Assist in maintaining credit limit increases
8. Review credit/debit card reports and totals, and send quarterly reports to Mastercard
9. Send monthly reports for identity theft watch and fraud
10. Provide monthly and annual income and expense report for ATM/Debit cards
11. Process PIN requests, plastic card orders and reorders for Debit, Credit, and ATM cards

12. Research and resolve member inquiries regarding account statements, disputes, and monetary adjustments, card not working issues
13. Post daily transmission of bill pay transactions, research kick-outs, key in returns to bill pay, research questions and post adjustments
14. Watch daily certificate maturity list and send matured certificate letters and monthly renewal notices out
15. Approve outgoing wires and receive incoming wires in company account
16. Process file maintenance requests: name and address changes, replacement cards, opening and closing accounts; adding/removing authorized users and co-signers
17. Work with compromised card list- assist members with plastic card recovery after theft or loss
18. Balance transactions totals on ATM's
19. Balance monthly dispute/general ledger
20. Provide card services security reports when necessary
21. Stay up-to-date on policies, procedures, rules, and regulations related to card services
22. Assist with credit card incentive tracking
23. All other duties as assigned

Member Resolution

The Card Services Specialist will have to actively engage with members to resolve disputes and fraudulent card activity. Analyze compromised account alerts and member account activity to determine whether or not fraud has occurred, protecting member assets and limiting Buckeye State Credit Union's exposure to loss. Assist all aspects of Card Services including MasterCard and ELAN fraud alerts, member notification and account blocking, including identifying fraud trends to support fraud prevention. Review and approve documentation for chargeback and fraud processing prior to submitting to insurance company.

Share Accounts

Post daily transmission: research account kickouts, prepare file to final post, returns. Research inquiries and key adjustments to company account for member accounts where checks have cleared incorrectly. Obtain copies of returned drafts for Branches or copies of drafts requested by branches.

Basic Qualifications

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

Physical Requirements

While performing the duties of this job, the employee is regularly required to sit, stand, walk, and use hands to operate a standard computer. Employee may be required to sit for an extended period of time. The employee may occasionally lift and/or move up to 20 pounds.

Work Environment

This job operates in a clerical office setting. This role uses standard office equipment such as computer, phones, and copy/fax machines. Noise level is usually quiet.

Location and Hours of Work

This position will be based in the Akron/Canton, OH area; however frequent travel throughout the state may be required. The hours of this job are standard, and related to the needs of the membership and business flow. General hours are 8:00 – 5:00 Monday through Friday, although nights and Saturdays may routinely be required.

Compensation

This is a salaried position; compensation will be based upon qualifications and performance relative to pre-established goals and objectives. This position is also eligible for the annual bonus program available to all employees.

The above statements are intended to describe the general nature and level of work being performed by people assigned to this job. They are not intended to be construed as an exhausted list of all duties, responsibilities, and skill required of personnel so classified.

I have read and understand the above job description.

Signature

Date