

*Belonging Never Felt Better*



Non-Exempt  
Grade: 9

**TITLE:** **Member Digital Services Representative**

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

**SUPERVISES:** No one

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

**ESSENTIAL FUNCTIONS:**

- Actively practice the behaviors required by the credit union's guidelines for Member Service in all interactions with members and staff.
- 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.

**PRINCIPAL RESPONSIBILITIES:**

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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 in a professional and concise manner.
- Following established policies and procedures, performs a variety of online banking, credit card and ATM support activities
- Works with cardholders, processors, and merchants to answer questions, resolve problems and transaction disputes. Processes and tracks chargebacks in accordance with established regulations.
- Works with online banking 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 and audits blocked cards, services 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:**

Must have thorough knowledge of all credit union products and services with specific emphasis on the On-Line Banking suite and all card based products. Must 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 as well as a high level of professional communication skills. Requires knowledge of offices practices and procedures, including data processing, the ability to make mathematical computations, to operate a variety of office equipment, to type with reasonable speed and accuracy, to write legibly, and to deal with members and staff tactfully and courteously. Must serve as a mentor to staff and to support a harmonious environment. Incumbent must be bondable.

**EXPERIENCE:**

Minimum of two years experience as a Member Support Center Representative, or in a related position within the credit union, or relevant experience with another financial institution. Extended training and/or demonstrated knowledge in card processing and/or On-Line banking preferred.

**EDUCATION:**

High school graduate or equivalent.