



JOB DESCRIPTION

Payment Operations Representative

Department	Payment Operations
Reports to	Supervisor, Payment Operations; Manager, Payment Operations; Assistant Vice President, Member Digital Services; and/or Vice President, Member Digital Services
Supervises	N/A
Pay Grade	Non-Exempt Grade 9

Job 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.

Essential Functions

- Actively practices the behaviors found in the credit union's Guidelines for Member Services in all interactions with members and staff.
- 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.
- Responsible for auditing and maintaining accurate records.
- Requires broad operational knowledge, flexibility, and independence.
- Performs other duties as assigned.

Required Knowledge, Skills, and Abilities

- Ability to perform general mathematical equations and reconcile and balance a variety of financial instruments.
- Ability to understand complex written and verbal communications and respond with professionalism and tact by phone, in person, and/or in written format.
- Perform routine cleaning and maintenance of office computer components and ATMs.
- Thorough knowledge of all credit union products and services, explicitly emphasizing the payments suite (ACH, Wires, etc.) and preferred card-based products.
- Well versed in all Member Support Center functions and have demonstrated ability to professionally and accurately support staff and members in the designated specialty preferred.
- Must serve as a mentor to staff and support a harmonious environment.
- Ability to communicate professionally and concisely.

Education and Experience

- High school graduate or equivalent.
- 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, and ATMs preferred.

Additional Requirements

- Incumbent must be bondable.

Physical Demands

This is a moderately sedentary office classification although standing and walking between work areas is required. Individual(s) in this class must possess the mobility to work in a standard office setting and use standard office equipment, including a computer; visual acuity to read printed materials and a computer screen; and hearing and speech to communicate in person, before groups, and over the telephone. Finger dexterity is needed to access, enter, and retrieve data using a computer keyboard or calculator at a reasonable speed, and to operate standard office equipment. Person(s) in this classification occasionally bends, stoops, kneels, reaches, climbs, and walks; and pushes and pulls drawers open and closed to retrieve and file information. Employee must possess the ability to lift, carry, push, and pull materials and objects weighing up to 10 pounds regularly, and up to 50 pounds occasionally. Works in an office environment with moderate noise levels.