# POSITION DESCRIPTION:

**ORGANIZATION: HealthCare Associates Credit Union (HACU) TITLE: Card Services Representative**

**REPORTS TO: Contact Center Manager**

**SALARY GRADE**: **Non-Exempt**

**LAST UPDATE: December 2019 LAST REVIEWED: December 2019**

The primary purpose of this position is to assist HealthCare Associates Credit Union in living out our Mission, ***“Helping our members achieve their financial goals by providing superior financial solutions to “Bank Healthy”*** by delivering outstanding service to both internal and external members. A key component of this service is to identify the financial needs of each member and recommend an appropriate quality financial solution. In addition, this position will have responsibility for providing member service to HACU cardholders and for addressing a variety of issues including (but not limited to): chargeback/disputed transactions, lost/stolen plastics, fraudulent activity and general inquiries/concerns. There will also be the opportunity to sell other credit union products.

# Responsibilities:

## Service

* 1. Deliver service to both internal and external members that is in alignment with the credit union’s Service Promises.
     + *We promise to anticipate your needs and exceed your expectations.*
     + *We promise to make it easy to do business with us.*
     + *We promise to take ownership of your requests.*
     + *We promise to recommend solutions that will improve your/our financial health.*
     + *We promise to treat you with respect.*
     + *We promise to thank you for being a member*
  2. Meets all established sales and service goals.
  3. Possess adequate product knowledge as measured by the annual product knowledge certification assessment

## Problem Solving

* 1. Resolve member/employee issues
  2. Exercise good judgement by demonstrating keen problem solving abilities

## Phone Inquires

* 1. Assist members and employees by providing answers to phone inquiries
  2. Establish a method of follow-up
  3. Anticipate member needs in order to effectively cross-sell other credit union products
  4. Process all monetary transactions as needed/required (transfers, payments, etc.)

## Process Chargebacks, Frauds and Disputes

* 1. Maintain accurate records and time-frames
  2. Analyze member disputes to determine appropriate action to be taken as well as any follow-up needed
  3. Key in pertinent data to Visa through CPS/JHA software
  4. Adjust member accounts/accounting entries accordingly
  5. Process fraud claims with CUNA

## Research

* 1. Compile data necessary to process corrected Verification Dispute Forms/Universal Data change forms for the credit reporting agencies
  2. Compile necessary data needed to assist with the research for DFI and Auditor inquiries
  3. Assist in the research required to respond to member inquiries

## Report Interpretation and Preparation

* 1. Analyze daily reports for abnormal member transaction patterns
  2. Follow-up on possible Falcon leads via phone and written correspondence
  3. Assist in preparation of monthly and quarterly reports
  4. Handle documentation preparation

## Data Entry

* 1. Processing of lost/stolen
  2. Processing of new/replacement and duplicate cards
  3. Processing of pin orders
  4. Processing of disabling cards
  5. Processing of access checks

## Written and Verbal Correspondence

* 1. Convey ideas/concepts concisely and effectively via a written and verbal medium in a professional and diplomatic manner
  2. Respond to member/employee correspondence in a timely manner

## Other

* 1. Assist in other areas as assigned/needed
  2. Establish a good rapport with fellow employees in order to promote camaraderie and cooperation between the different departments in the credit union
  3. Maintain a review system of Visa’s constantly changing Operating Rules and Regulations

# Qualifications:

* Relevant education and experience
* Minimum 1-year member (customer service) experience-preferably in a financial institution but not required
* Prior Visa or MasterCard chargeback experience preferred but not required
* Strong phone etiquette, pleasant voice and maintain a calm demeanor within challenging situations
* Must be a team player who is detail orientated and highly organized with excellent oral and written communication skills
* Must have the ability to be both flexible and enthusiastic and able to work well under pressure in a fast-paced, multi-task environment
* Enjoy problem solving and interaction with members
* Excellent analytical and interpersonal skills
* Ability to work all operating hours