



Excel Federal Credit Union
Job Description

Position: Card Services Specialist

Reports To: Deposit Operations Manager

Hours: 8:00 am–4:30 pm

Summary:

To perform a variety of functions for Card Services, which includes all credit union card products (ATM, MasterCard Debit and VISA Credit Cards). These functions may include but are not limited to the following: assisting new and returning members with questions and concerns about ATM cards, debit cards and VISA credit cards, troubleshooting issues with card denials, processing of VISA Credit Card payments, production of instant issue cards in branch, picking up and processing all returned cards via US mail. This role requires strong attention to detail, member service skills and knowledge of Regulation E rules and regulations.

Essential Functions & Responsibilities:

- Provide information to members on the plastic card products and benefits.
- Process and Review Daily card holder reports.
- Process Falcon /Fraud alerts for Visa credit cards.
- Process Provisional Credit daily for debit card disputes in a timely and efficient manner.
- Reviews and processes potential debit card fraud alerts via Secure Messaging.
- Provide guidance to members on lost, stolen, or compromised cards inquiries/problems in a courteous and professional manner.
- Process applications and/or requests for ATM, Debit and Credit Cards.
- Work with an external vendor on reporting non-fraudulent credit card transactions when required.
- Perform maintenance and/or updates on the plastic card products offered.
- Process credit card cash advance payments, debit/credit card limit increases and decreases and placing travel notifications for cardholders.
- Assist cardholders with investigating debit and credit card disputes.

- Answer Card Services voicemail queue timely and email inquiries from Member Engagement Team.
- Assist with updating Card Services procedures when necessary.
- Make recommendations for enhancements to the plastic card products as needed.
- Process return mail under dual control.
- Monitor and research suspicious card activity for Visa/Debit cards daily and month end reports.
- Perform other duties as assigned within the Operations department as needed.

Performance Measurements:

- Carryout assigned responsibilities meeting all deadlines with respect to settlement activities, with minimum errors that result in losses to the Credit Union, in accordance with established departmental guidelines. This should be accomplished with zero unresolved errors.
- Provide friendly, informed, professional, accurate service and support to all members and employees.
- Complete assigned processes with limited errors while meeting required deadlines and policies.
- Maintain/process daily and monthly required reports for debit and credit cards timely and accurately.
- Troubleshoot and resolve members and internal inquiries in a timely and accurate manner.

Knowledge and Skills:

Experience: 1-3 years of experience in banking/credit union, card services, and customer/member support.

Education: High school diploma or equivalent.

Interpersonal Skills: Work normally involves contact with people beyond immediate associates generally regarding routine matters for purposes of giving or obtaining information which may require some discussion. Outside contacts take the form of service to the public (members or vendors) requiring ordinary courtesy in providing assistance and information.

Ability to work independently and handle multiple tasks.

Excellent communication and customer/member service skills.

Other Skills: 10-key proficiency; must be able to operate general office equipment including calculator, copy machine, Microsoft office, Microsoft Excel, Microsoft Outlook, telephone; required lifting and motions tasks.