



Job Title: Payment Solutions Specialist

Department: Payment Solutions

Reports to (Title): Payment Solutions Supervisor

FLSA: Non-Exempt –Full Time

PURPOSE OF JOB:

Participates in maintaining a financially sound loan portfolio through early delinquency control. Reviews past due accounts, research and determines probable reasons for account status, and contacts members to account resolution. Provides high quality and professional delivery of services to members.

ESSENTIAL RESPONSIBILITIES:

- Member account intervention to determine the reason for the delinquency. Financial Counseling skill may be necessary. Takes appropriate action to resolve accounts timely. Uses collection knowledge, external resources and internal technology to successfully solve the delinquency.
- Promptly responds to member inquiry via phone, text, email and walk ins. Ability to actively listen and interpret the conversation. Keeps factual records of interaction and updates notes/scanning documentation to the file.
- Ability to identify/recommend further action for an account to be escalated to next level. Example: member refusal to cooperate or pay, repossession, foreclosure, legal action, or third-party account placement.
- Additional member accounts worked may include delinquency tax issues, tax levy, garnishments, bankruptcy, life & disability claims, and deceased member accounts.
- Demonstrates ability of good judgment and member privacy/discretion using the Credit Unions policies and practices and applicable regulations.
- Maintains good relationships with other departments (Loan processing, Operations, Member Services, and Loan Officers) and vendors necessary to perform day to day collection operations. This may allow opportunity for special projects in other areas.
- Has general knowledge of community resources available to refer members and empathic to their financial concerns. Ability to provide options customized to their individual situation.
- Completes special projects as assigned.

- Promote and maintain a confidential environment to protect member, employee, and credit union information.
- Create and promote a positive professional image of one's self and the credit union.
- Exemplify the credit union's People Caring More core purpose and core values.
- Pursues continued educational opportunities such as webinars, seminars, conferences, chapter meetings, online training, additional certifications and reviews credit union publications and financial publications.
- Must comply with all company policies and procedures, applicable laws and regulations, including but not limited to, the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control.
- Perform all other duties as assigned.

EDUCATION/EXPERIENCE:

- High school education or GED

CERTIFICATES, LICENSES, REGISTRATIONS:

SKILLS, ABILITIES, AND OTHER REQUIREMENTS:

- Ability to communicate, written and verbal effectively and in an easy-to-understand manner.
- Ability to perform responsibilities with composure under the stress of deadlines, accuracy, quality and/or fast pace.
- Ability to deal calmly and professionally with numerous different personalities.
- Ability to be bonded required.
- Ability to successfully organize, prioritize, and manage multiple responsibilities.
- Ability to research and comprehend industry trends.
- Ability to perform repetitive tasks.
- Ability to sit/stand for long periods of time (6-8 hours per day).
- Lifting (up to 25lbs) and the ability to reach and/or stoop/bend required.
- Vision abilities include close vision, distance vision, and peripheral vision.
- Team player with a positive attitude and flexibility.
- Must be capable of regular, reliable and timely attendance.
- Professional demeanor and personal accountability.
- Must be capable of exercising highest level of discretion on both internal and external confidential matters.

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.