



Director of Digital & Card Operations

Employee: Reports To: Director of Operations	Department: Operations FLSA Status: Exempt Updated: January 2022
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SUMMARY: The Director of Digital & Card Operations oversees the daily operations of the credit union’s Digital and Payment Services and Card Services teams and their related products, services, and centralized support management. Strategically designs, develops, and implements efficient workflows to support sales, income production and servicing functions and continually improve the internal delivery and member service experience. Responsible for compliance and adherence to regulations and deadlines that impact process design, disclosure, business continuity and information security guidelines. Maintains relationships with key vendors involved in service delivery. Promotes and maintains the organization’s, mission, values, and culture. Works to maintain high employee engagement and is a cultural champion.

ESSENTIAL DUTIES AND RESPONSIBILITIES: *Must effectively carry out the essential duties and responsibilities of this position in a manner that consistently demonstrates Sun Federal’s mission and core values in a positive manner. Other duties may be assigned.*

1) Digital & Payment and Card Services Department Leadership

- a. Leads the Digital & Payment Services and Card Services Teams providing direction, coaching, training, and ongoing development opportunities.
- b. Develops each team’s business plan priority, action steps, budgetary implications and tactics that support the organizational strategic business plan and goals.
- c. Develops and implements policies, procedures, roles, and administrative limits.
- d. Provides organizational training on new product and service features or software, integration updates, regulation changes, policy, and disclosure requirements.
- e. Stays informed on trends and developments, ensures products and services remain viable and relevant to continually meet the needs of our members and targeted sales expectations.
- f. Works with Innovation and Product Development committee to evaluate new and emerging software, interfaces, and products to ensure our sales, service and process delivery remain efficient, effective, and relevant.
- g. Member of the Conversion Team representing the Digital & Card Operations department in mergers, integrations, upgrades, and new product implementations and lead for this department
- h. Communicates and collaborates with the Director of Operations to provide technical leadership, from strategic decision making to project planning and execution, to ensure products and processes are reviewed and aligned with service delivery objectives and goals.
- i. Conducts departmental business continuity plan reviews and performs updates. Ensures the Cross-Training Matrix is up-to-date and critical functions are documented and can be performed in the event of a disaster.

2) Digital & Card Operations Department Functional Oversight

- a. Monitors and evaluates service delivery, work quality, and productivity. Ensures that optimal efficiency is maintained in all activities by maintaining a highly skilled team.
- b. Monitors product/service income production (VISA, debit card interchange, etc.) and makes recommendations when anomalies are discovered, or targeted projections are not met.
- c. Ensures that processes are completed in accordance with established policies and procedures and related state, federal and legal requirements.
- d. Serves as lead contact for Digital & Card Operations internal and external audits/exams (i.e., Supervisory (CPA) audits, NCUA Examination, CMG Risk Reviews).
- e. Manages the annual ACH and Internet Banking Risk Assessments and new product and service risk assessments. Analyzes data for the purpose of implementing risk mitigation measures.
- f. Oversees the administration of the credit union's Digital/Mobile, Payments, Debit Card and Credit Card Systems. Collaborates with the technology department for maintenance, system design, interface applications and security. Manages roles, user templates and product configurations.
- g. Evaluates new and emerging software, interfaces, and products to ensure our systems, service and process delivery remain efficient, effective, and relevant.

3) Operations Vendor Management, Compliance and Business Continuity

- a. Manages key vendors and consultative relationships including: Alkami, CO-OP Bill Pay, Fiserv EFT + CPS, Visa, uChoose and Corporate One FCU.
- b. Manages contracts and subscriptions that include replacement schedules, capital budget, targeted income, and monthly expense implications. Prepares income and expense budgets and approves bills.
- c. Oversees Digital and Card Operations systems, software, disclosures, policies and procedures and their protocols, security, and risk management requirements for these key operational areas:
 - i. Card Services: Debit Card processing with consumer, business, H.S.A. and instant issue processes. Credit Card Origination System consumer and business credit cards, chargebacks, fraud, and CMG bond coverage tracking. Ensures ITM/ATM daily balancing processing and deadlines are met.
 - ii. Digital Services: Digital platform for Consumer and Business online and mobile delivery channels including Bill Pay, mobile deposit, ACH, M2M and enhancements.
 - iii. Payment Services: Share draft, ACH Origination and Receiver processing, wires, stop payments, NSF returns and Overdraft Privilege program and reporting.
- d. Maintains accurate records of legal documents related to member accounts received electronically or by paper.
- e. Participates as a member of the Business Continuity Team. Contributes to Risk Assessment and Business Impact Analysis reviews.
- f. Conducts departmental business continuity plan reviews and performs updates. Ensures the Cross-Training Matrix is up-to-date and critical functions are documented and can be performed in the event of a disaster.

Expectations for Leadership Team

1. Supports, creates organizational awareness, and models Sun Federal's mission, vision, values and culture. Accepts responsibility to live Sun Federal's culture.
2. Positively influences others by demonstrating competency in Sun Federal's Leadership Expectations: Instilling a Shared Vision, Strategic Agility, Emotional Intelligence, Communication Skills, Business Acumen, Relationship Skills, Developing Individuals & Teams and Service Orientation.
3. Actively models Sun Federal's service behaviors and coaches, employees to consistently follow them.

4. Shows professionalism, empathy, and respect in all interactions with members, internal and external.
5. Takes personal responsibility to actively listen to the members, understand their needs and take initiative to help the member as your priority. While some have little direct member contact, every position at Sun Federal supports the member.
6. Take ownership of job duties. Offer team members assistance when necessary to help develop a fully competent and cohesive workforce. Recommends and develops process improvements and procedures to enhance productivity and improve service.
7. Responsible for the departmental budget process and department strategy sessions. Manages expenses accordingly.
8. Responsible for personal development through training, collaboration, and teamwork. Understands and adheres to all policies, procedures, and regulations. Maintains knowledge of regulations appropriate for position (i.e., Bank Secrecy Act, OFAC, etc.) and attends all training as it relates to position related regulations. Passes annual compliance requirements.
9. Adheres to Sun Federal's security procedures and safeguards member information.
10. Demonstrates professionalism in dress, tone, flexibility, and communication.
11. Consistently acts as part of a cohesive team, demonstrating excellent interpersonal skills and the ability to interact positively with other employees. Maintains open and respectful communication with other departments. Handles conflict directly and discreetly.
12. Collaborate, contribute, and communicate for the success of the team. Invite and accept feedback from others and provide upward feedback.

PERFORMANCE MEASUREMENTS

1. Department functions are effectively and efficiently completed in accordance with established Credit Union policies, procedures, standards, and related program and legal requirements.
2. Productivity, quality, and processing deadlines are met.
3. Department procedures are regularly reviewed and modified as needed.
4. Department personnel are well trained, effective, and efficiently utilized.
5. Professional business relations exist with both members and external trade contacts. Questions and problems are promptly and courteously resolved. Assistance is provided as needed.
6. Effective working relations and coordination exist with related departments and branch personnel. Support is provided as required.
7. Director of Operations is appropriately informed of area activities and of any significant concerns.

Qualification Requirements: *To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of knowledge, skill and/or ability required. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.*

EDUCATION/CERTIFICATION:

Bachelor's degree in business or a related field. Required Knowledge: Understanding of the Credit Union's field of membership. Thorough knowledge of Credit Union services and products. Understanding of related legal and regulatory requirements. Thorough understanding of Digital and Card Operations systems, functions, policies, and procedures. Maintains knowledge of governing regulations, compliance and information security issues and provides management with updates regarding exposure to new or pending developments.

EXPERIENCE REQUIRED:

Five to eight years of related experience and management experience in a financial institution

SKILLS/ABILITIES:

Strong interpersonal, leadership, organizational, and supervisory skills. Attention to detail. Ability to maintain an effective and efficient workflow. The ability to motivate or influence others is a material part of the job, requiring a significant level of diplomacy and trust. Obtaining cooperation (internally and/externally) is an important part of the job and high levels of interpersonal skills are critical to the success of this position. Work frequently involves contacts requiring considerable discussion of problems, material presentations, and resolving issues impacting departments or divisions.

Strong PC skills with the ability to use and instruct others on Microsoft Windows, Word, Excel and Outlook, Branch Suite. Ability to analyze and solve technical problems. Basic server knowledge. Admin credentials for key vendor systems (i.e., Corporate One, CUNA Mutual, Alkami, Fiserv EFT, Fiserv CPS, LoansPQ). Displays a professional image that promotes Sun Federal's brand and culture. Must be creative, idea generator, open to change and new ideas. Ability to focus on higher level strategic issues. Strong negotiation skills. Excellent judgment and decision-making skills. Must be fluent in English with excellent written and verbal communication skills.

PHYSICAL ACTIVITIES AND REQUIREMENTS**TALKING:**

Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly. Able to present information to individuals and small groups.

AVERAGE HEARING:

Able to hear average or normal conversations and receive ordinary information.

REPETITIVE MOTION:

Movements are frequently and regularly required using the wrists, hands, and/or fingers.

AVERAGE VISUAL ABILITIES:

Average, ordinary, visual acuity necessary to prepare or inspect documents or products or operate machinery.

PHYSICAL STRENGTH:

Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally.

WORKING CONDITIONS

Ability to handle stressful situations. No hazardous or significantly unpleasant conditions (such as in a typical office).

MENTAL ACTIVITIES AND REQUIREMENTS**REASONING ABILITY:**

Ability to apply logical or scientific thinking to define problems, collect data, establish facts, and draw conclusions. Able to interpret a variety of technical instructions and can deal with multiple variables.

MATHEMATICS ABILITY:

Ability to compute discount, interest, profit, and loss; commission markup and selling price; ratio and proportion and percentage. Able to perform very simple algebra.

LANGUAGE ABILITY:

Ability to read periodicals, journals, manuals, dictionaries, thesauruses, and encyclopedias. Ability to prepare business letters, proposals, summaries, and reports using prescribed format and conforming to all rules of punctuation, grammar, diction, and style. Ability to conduct training, communicate at panel discussions and make professional presentations.