

## Interactive Member Service Representative (iMSR)

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|--------------------|---------------------------|-----------------------------|------------|
| <b>Employee:</b>   |                           | <b>FSLA Classification:</b> | Non-Exempt |
| <b>Department:</b> | Sales & Branch Operations | <b>Updated:</b>             | July 2024  |
| <b>Reports To:</b> | eBranch iMSR Manager      |                             |            |

**SUMMARY:** The Interactive Member Service Representative (iMSR) is responsible for delivering extraordinary service to members and guest members while processing accurately and efficiently a variety of transactions and inquiries remotely. Adheres to applicable policies and procedures and displays the ability to solve a wide range of problems, think, reason and learn. iMSRs proactively suggest appropriate products and services to enhance and deepening member relationships and consistently demonstrate the “People Caring about People” mission of Sun Federal Credit Union in each member interaction.

### **ESSENTIAL DUTIES & RESPONSIBILITIES**

*Employee must effectively carry out the following essential duties and responsibilities of this position in a manner that consistently demonstrates Sun Federal's mission, values and culture. Other duties may be assigned.*

#### **1) Assumes responsibility for enhancing and deepening member relationships.**

- a) Provides extraordinary service by being knowledgeable, engaging with members, making members feel valued and consistently applying defined sales and service standards.
- b) Educates members on the use of Interactive Teller Machines (ITM's) and provides technical support via video service technology.
- c) Processes accurately and efficiently a variety of transactions via remote technology; including, but not limited to: identifying and responding to account inquires and questions, processing payments (including transfers), handling card service inquires and requests, reviewing check holds and releasing holds within defined parameters, account maintenance, etc.
- d) Demonstrates a strong ability to identify, analyze and solve problems with varying degrees of complexity.
- e) Understands and answers members' questions and concerns by actively listening and offering guidance to appropriate products and services.
- f) Identifies and makes appropriate referrals for members that will result in members saving better, borrowing smarter and improving overall financial wellness.
- g) Looks for ways to enhance member relationships by building trust and confidence.
- h) Maintains and projects the Credit Union's professional reputation. Maintains privacy of member account information.
- i) Promptly reports malfunctions of interactive service equipment to manager.

#### **2) Assumes responsibility for achieving goals.**

- a) Meets specific goals for member service, communication, accuracy and balancing.
- b) Adheres to all regulatory and credit union established policies and procedures.
- c) Researches and resolves complex member service issues with limited supervision.

**3) Assumes responsibility for related duties as required or assigned.**

- a) Follows applicable security, member identification and fraud prevention policies, procedures and practices. Assures member verification is handled according to SFCU policies for all transactions.
- b) Achieves and maintains required certifications, including compliance.
- c) Maintains a high degree of knowledge in all credit union programs, ensuring quality service and accuracy is delivered to SFCU members.
- d) Takes responsibility for retaining member relationships.
- e) Takes ownership of problems, shows empathy and apologizes for errors and follows up appropriately.
- f) Utilizes member feedback to enhance service quality, creates equitable solutions and increases member loyalty.
- g) Keeps manager informed of activities and of any significant problems or concerns.
- h) Completes required reports and records accurately and promptly.
- i) Attends meetings as required.
- j) Ensures that work area is clean, secure and well maintained.
- k) Performs related clerical duties as required.

**4) Promote Individual and Credit Union Success**

- a) Supports Sun Federal's mission, vision and values. Makes a positive contribution to business plan objectives and goals.
- b) Understands and adheres to all policies, procedures and regulations.
- c) Responsible for personal development through training, collaboration and teamwork.
- d) Demonstrates professionalism in dress, tone, flexibility and communication.
- e) 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.
- f) Shows empathy and respect in all interactions with members, internal and external.
- g) Takes ownership of job duties as assigned or needed. Participates in assigned projects and training in a meaningful and positive way.
- h) Recommends and develops process improvements and procedures to enhance productivity and improve service.

**PERFORMANCE MEASUREMENTS**

- 1. Member services functions are efficiently, effectively and accurately performed in accordance with established policies, standards and security procedures.
- 2. Good business relations exist with members. Member problems or questions are courteously and promptly resolved.
- 3. Good working relationships and coordination exist with area personnel and management. Appropriate assistance is provided to area staff as needed. Supervisors are appropriately informed of area activities.
- 4. Required reports and records are accurate, complete and timely.
- 5. The Credit Union's professional reputation is maintained and conveyed.

## **Expectations for Employees**

1. Supports and advances Sun Federal's mission, vision, values and culture. Accepts responsibility to live Sun Federal's culture. Makes a positive contribution to business plan objectives, goals and outcomes. Follows Sun Federal's Service Behaviors. Shows professionalism, empathy and respect in all interactions with members, internal and external.
2. Takes personal responsibility to actively listen to the members, understand their needs and take initiative to help the member as your first priority. While some have little direct member contact, every position at Sun Federal supports the member.
3. Takes ownership of job duties. Offers 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.
4. 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.
5. Adheres to Sun Federal's security procedures and safeguards member information.
6. Demonstrates professionalism in dress, tone, flexibility and communication.
7. 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.

## **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. The individual must be able to successfully pass background checks.*

**EDUCATION/CERTIFICATION:** High school graduate or equivalent.

**REQUIRED KNOWLEDGE:** Good understanding of member services and products provided.

**EXPERIENCE REQUIRED:** One to three years of experience in a retail service environment or teller/cashier experience is preferred.

**SKILLS/ABILITIES:** Must be able to handle high volume transactions in a fast paced video service/banking environment. Excellent analytical, verbal and written communication, public relations and interpersonal skills. Must be able to learn and use a variety of software applications such as Microsoft Office, UGenius (Video Banking) and the Credit Union's core processing systems. Ability to multi-task by operating multiple monitors and software systems at the same time. Must have accurate keyboarding skills. Professional appearance and attitude. Ability to operate related computer applications and other business equipment.

## **PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION**

**TALKING:** Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly or quickly.

**AVERAGE HEARING:** Able to hear average or normal conversations and receive ordinary information.

**FINGER DEXTERITY:** Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.

**REPETITIVE MOTION:** Movements 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. (Almost all office jobs.)

**WORKING CONDITIONS:** No hazardous or significantly unpleasant conditions (such as in a typical office).

## **MENTAL ACTIVITIES AND REQUIREMENTS**

**REASONING ABILITY:** Ability to apply common sense understanding to carry out detailed but uninvolved instructions and to deal with problems involving a few variables.

**MATHEMATICS ABILITY:** Ability to perform basic math skills and to use decimals to compute ratios and percent's, and to draw and interpret graphs.

**LANGUAGE ABILITY:** Ability to use passive vocabulary of 5-6,000 words; to read at a slow rate; define unfamiliar words in dictionaries for meaning, spelling, and pronunciation. Ability to write complex sentences, using proper punctuation, and use adjectives and adverbs. Ability to communicate in complex sentences; using normal word order with present and past tenses; using a good vocabulary.

## **JOB DESCRIPTION INTENT & PURPOSE**

*Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well-constructed job descriptions are an integral part of any effective compensation system. All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all inclusive. Additional functions and requirements may be assigned by managers as deemed appropriate. In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodation will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization. Job descriptions are not intended as and do not create employment contracts. Sun Federal maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.*

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Employee Signature

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Date

**This Job Description is not a complete statement of all duties and responsibilities comprising this position.**