

Cards Accountant

Employee: Department: Finance Reports To: Director of Finance	FLSA Classification: Non-Exempt Updated: September 2025
--	--

SUMMARY: The Cards Accountant is responsible for performing a variety of professional accounting duties with the principal areas of responsibilities being accounting for all credit card and debit card transactions and expense report administration for the credit union. This position also acts as a resource for managers and the credit union.

ESSENTIAL DUTIES & RESPONSIBILITIES: *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) Credit Card Accounting

- a) Accounts for all credit card transactions, reconciling all general ledgers, including accounting entries for transactions, charge backs, bond claims and processing immediate adjustments.
- b) Recognizes interchange and processing expense for card program.
- c) Reviews card invoices for accuracy.
- d) Produces month-end financial reports related to this product.
- e) Prepares the Visa quarterly fee for submission, which includes compiling and verifying credit card transactional activity.

2) Debit Card Accounting

- a) Accounts for all debit card transactions, reconciling all general ledgers including accounting entries for transactions, charge backs and bond claims.
- b) Processes provisional credits and cardholder adjustments.
- c) Recognizes interchange and processing expense for card program.
- d) Reviews card invoices for accuracy.
- e) Produces month-end financial reports related to this product.
- f) Prepares the Visa quarterly fee for submission, which includes compiling and verifying debit card transactional activity.

3) Expense Report / Corporate Credit Card Accounting

- a) Accrues all reported expenses into the appropriate month, verifying the accuracy of the expense reports.
- b) Processes personal account reimbursements and submits corporate card payments to the Card Services department for processing.
- c) Performs administration duties for the Credit Union's SAP Concur account, which includes creating new user accounts, adding GL accounts as necessary, updating the personal mileage reimbursement annually based on IRS guidelines, etc.

4) General Accounting Duties

- a) Completes assigned monthly GL reconcilements, variance reporting, month-end financial reports, and annual account budgeting.
- b) Prepares account entries by compiling and analyzing account information. Documents financial transactions by entering account information. Recommends financial actions by analyzing accounting options.
- c) Conducts meetings with assigned Managers and/or Directors in a timely manner.
- d) Backs up daily functions of other Finance staff when they are not in the office.

5) 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.

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: Bachelor's degree in accounting or finance required.

REQUIRED KNOWLEDGE: Knowledge of basic accounting concepts and procedures including account reconciliation. Knowledge of related computer applications.

EXPERIENCE REQUIRED: One to three years of accounting experience preferred.

SKILLS/ABILITIES: Displays a professional image that promotes Sun Federal's brand and culture. Demonstrated ability to provide remarkable member service and staff support. Demonstrated ability to work under and meet deadlines and work with multiple priorities. Proven leadership skills required. Excellent judgment and decision-making skills. Well organized and detail oriented. Good math skills. Good attention to detail and accuracy. Cooperative and willing to assist others. Able to use PC, calculator, and other basic business machines.

Excellent presentation and organizational skills. Proven teamwork skills. Must be fluent in English with excellent written and verbal communication skills. Strong interpersonal and administrative skills. Strong PC skills with the ability to use and instruct others on Microsoft Windows, Word, Excel and Outlook.

PHYSICAL ACTIVITIES AND REQUIREMENTS

FINGER DEXTERITY:	Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.
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.
REPETITIVE MOTIONS:	Movements frequently and regularly required using the wrists, hands, and/or fingers.
AVERAGE VISUAL ABILITIES:	Average, ordinary, and 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 deal with a variety of variables under only limited standardization. Able to interpret various instructions.
MATHEMATICS ABILITY:	Ability to perform basic math skills, use decimals to compute ratios and percepts, and to draw and interpret graphs.
LANGUAGE ABILITY:	Ability to read a variety of books, magazines and instruction manuals. Ability to prepare memos, reports, and essays using proper punctuation, spelling and grammar. Ability to communicate distinctly with appropriate pauses and emphasis; correct punctuation (or sign equivalent) and variation in word order; using present, perfect and future tenses.

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 accommodations 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.

Employee Signature

Date

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