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| Waterfront Credit Union — Job Description | |
| Job Title: Virtual Services Representative | |
| Department: Virtual Services | Exempt: Non-Exempt |
| Employee: | Union Affiliation: Local 8 OPEIU |
| Reports To: Branch Manager | |
| Approved By: Elizabeth Briones | Date Last Updated: 03/2023 |

SUMMARY:

Responsible for serving members on all credit union services via phone, in person or electronically. Is responsible for processing and documenting work thoroughly, accurately and in compliance with applicable regulations and credit union procedures.

Accurately handles members’ financial transactions according to the Credit Union’s policies, procedures, and guidelines.

Perform clerical duties involving electronic funds transfers (EFT), automated clearing house (ACH) and Debit and Credit card service functions in a timely, accurate manner that provides members with quality service. Reconcile accounts in accordance with credit union policies and procedures.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following. Other duties may be assigned.

- Responsible for providing prompt, professional, helpful, knowledgeable, and courteous service to members and co-workers.
- Develop an understanding of the credit union’s history and philosophy.
- Always promote and maintain a positive image of Waterfront Credit Union to all personnel, members, and the community.
- In compliance with Credit Union marketing and service delivery goals, be knowledgeable of and offer credit union products and services, answer inquiries and provide information to members on all types of accounts, loans, and other credit union services either in person, by telephone or electronically. This also includes providing WFCU Investment Services referrals for members wishing more diversity in their investment portfolio.
- Assist members with the loan application process to ensure completeness of information, process loan requests and obtain documentation relevant to the lending decision. This includes calculating debt to income ratios and reviewing paystubs to derive accurate income. May include communicating the loan decision to members.

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- Receiving and processing member service requests; identify, research, and correct member account discrepancies which could include fee reversals. Answers member inquiries and or requests to process payments or update member information in all credit union systems.
- Assist members with using our virtual branch (online banking, mobile app, remote deposit capture, etc.).
- Open all types of new accounts and add new services to existing accounts.
- Process and balance daily postings of all electronic fund's files (ACH and Share Draft) including recording and balancing all unposted items. Research and resolve any discrepancies.
- Process debit card, credit card and shared branching electronic files. Including reissues and pins for debit cards. Filing all quarterly reports with VISA (Plus and interlink)
- Process incoming and outgoing wire requests.
- Process supply orders for the entire credit union.
- Keep the Virtual Services Supervisor informed in a timely manner of all operations, member service and product-related concerns. Make suggestions, where appropriate, for product and service improvements.
- Provide coverage to the Member Services Department as needed.

PERFORMANCE STANDARDS:

Must fully understand credit union products and services and be able to assist members to use these products and services. Cooperative and positive attitude toward members and credit union staff. Maintain a professional appearance and demeanor.

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 the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

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EDUCATION and/or EXPERIENCE:

High school diploma or general education degree (GED) and related experience and/or training; or equivalent combination of education and experience.

- Minimum 2 years' experience in customer service.
- Banking and call center experience preferred.

LANGUAGE SKILLS:

Ability to read and comprehend complex instructions, short correspondence, and memos. Ability to write clear and concise correspondence. Ability to effectively present information in one-on-one and small group situations to members, and other employees of the organization.

MATHEMATICAL SKILLS:

Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals. Ability to compute rate, ratio, and percentage.

REASONING ABILITY:

Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form. Ability to deal with problems involving several concrete variables in standardized situations. Ability to focus on details and to prioritize work.

ABILITIES:

Ability to communicate with tact, discretion, and courtesy within and outside the organization. Ability to work independently, manage multiple tasks and priorities. Ability to handle stress in a high volume and fast-paced environment. Ability to maintain confidentiality.

CERTIFICATES, LICENSES, REGISTRATIONS:

None.

OTHER SKILLS and ABILITIES:

- Ability to operate computer unit including input, output, and inquiry to member accounts and other account information required in the member service function.
- Ability to operate standard office equipment and tools, such as personal computer, postage machine, fax machine, telephones, photocopier and scanner.

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- Familiar with the differences in products and services offered by other financial institutions to those offered by the credit union.

PHYSICAL DEMANDS:

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.

While performing the duties of this job, this employee is regularly required to sit, use hands to finger, handle, or feel objects, tools, or controls; and talk or hear. The employee frequently is required to stand, walk, and reach with hands and arms. The employee is occasionally required to climb or balance and stoop, kneel, crouch, or crawl.

The employee must occasionally lift and/or move up to 50 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

WORK ENVIRONMENT:

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee occasionally works near moving mechanical parts and in outside weather conditions and is occasionally exposed to moderate cold and heat.

The noise level in the work environment is usually moderate.

MENTAL DEMANDS:

The mental characteristics necessary to competently perform this job include the occasional need to be persuasive, use good judgment; and the continuous need to use auditory perception, memory, and reasoning ability.