

Position Description

Card Operations Specialist



Our purpose

Our long-term aspirations are to develop more long-term value-based relationships with our customers, and for our people to grow and develop so that they are better off working at the Co-operative.

Our values

Our values represent who we are, how we think, and how we behave to bring these to life every day. You'll demonstrate behaviours that define our core values and support an inclusive culture with a strong teamwork spirit.



About the team

The Customer Banking team is primarily responsible for servicing our wide range of customers across the country, servicing their needs and managing almost all of our banking-related customer interactions.

Card Operations is part of a larger Customer Banking Operations team who work behind the scenes to support our customers and frontline teams to deliver exceptional outcomes. This includes managing and completing card-related processes, as well as owning and improving them.

Purpose of this position

The Card Operations team forms part of the wider Customer Banking Operations team. It is responsible for undertaking all card maintenance and processing for the Bank's card products, including day to day support for our frontline teams and first level customer support where required.

The Card Operations Specialist plays a key role in this, as well as analysing, interpreting and making decisions in relation to customer card queries and MasterCard dispute investigations. These can be complex and unique and require a high level of problem solving to ensure a good outcome for the customer and the Bank while still meeting the Mastercard regulations.

Overall, the role of the Card Operations Specialist is business critical and involves:

- First level support to the Credit Card and Debit MasterCard products.
- Supporting the frontline Customer Banking staff by resolving card queries.
- Providing essential operational and administration support via Vision Plus. Ownership of all MasterCard dispute management, including the management of cases from start to finish.
- Business subject matter expert on card operations for the Bank and Mastercard regulations.
- Triaging and referring fraud to the Financial Crime team where appropriate
- Identification, analysis and resolution of card related issues, for both individual customers and system wide.

Position reports to: Manager – Card Operations & Join

Challenges and opportunities of this role

- Keeping on top of the daily flow of card maintenance tasks and disputes, ensuring these are addressed within agreed SLA timeframes and correctly prioritised.
- Maintaining sufficient knowledge of all card products, systems, criteria and policy, and staying abreast of developments and trends including Mastercard bulletins, rules and regulations, the latest fraud trends, to be aware and share knowledge of.
- Resolving difficult issues, card disputes; investigating transactions and gathering information from the customer to make or support a decision on the claim.

How you will contribute:

What you'll do	Success will mean
<p>Card Operation Expertise & Support</p> <p>Actions all requests for card maintenance, including card blocking, card replacement, direct debits, balance, transactions and closure enquiries.</p> <p>Keeps up to date with all Mastercard rules, regulations and changes, as well as relevant legislation.</p> <p>Awareness of other legislative options open to the customer such as Fair-Trading Act and Consumer Guarantee Act.</p> <p>Provides timely and appropriate advice and support to frontline Customer Banking staff, and effectively customer, by acting as the first point of reference for all card queries and problem resolution.</p> <p>As subject matter experts on cards, proactively looks at ways to build the knowledge of frontline staff and identifying trends that need a targeted effort.</p>	<ul style="list-style-type: none"> Workflow is effectively managed ensuring high levels of customer satisfaction. All functions are performed in a timely and effective manner. Sound compliance and good judgment in decisions and advice. Positive feedback from frontline, stakeholders and customers. Sound compliance and good judgment when providing advice that supports positive customer experiences.
<p>Outages and Incidents</p> <p>Investigates issues to determine, if there is a problem, the size of it, and if it needs to be escalated to various internal or external parties e.g IT, Fraud, Westpac.</p> <p>Manages low level outages and incidents by notifying affected parties, communicating with internal and external parties and ensuring resolution.</p> <p>Escalates widespread outages and incidents to the Product owner/IMT, which could have significant cost and reputational impacts on the business, while supporting resolution</p>	<ul style="list-style-type: none"> Resolution is achieved by providing advice, making decisions within delegation or making a recommendation to the appropriate person within a timely manner. Risks are carefully considered and managed while underlying causes of the issues are identified. Where necessary, criteria, guidance or system changes are recommended to permanently resolve issues.
<p>Card Disputes Investigation and Resolution</p> <p>Manage end to end dispute processes, investigating and assessing all cases against Mastercard rules and regulations,</p>	<ul style="list-style-type: none"> Disputes are dealt with in a timely and professional manner.

What you'll do	Success will mean
<p>including 3DS inquiries, representments, pre-arbitration and pre-compliance cases.</p> <p>Load claims with third-party provider Ethoca and action when resolved.</p> <p>Contact customers and merchants as appropriate to ensure effective and timely outcomes within the reimbursement framework.</p> <p>Communicate and maintain relationship with Fraud to share trends.</p> <p>Identify situations involving merchants for further investigation and make decisions to block in FRM.</p>	<ul style="list-style-type: none"> Customers are contact in a timely and professional manner with the aim to achieve high level of customer satisfaction. Resolutions are within SLA timeframes and requirements. Fraud losses are reduced; protecting customers and Co-op.
<h3>Relationship Management</h3>	
<p>Attend chargeback forums to contribute along with other banks.</p> <p>Maintain relationship with Ethoca, along with Fraud, and Westpac Charge Backs Team.</p> <p>Maintain mutually beneficial relationship with Fraud, Products and IT teams.</p> <p>Build and maintain productive relationship with frontline teams, including communicating with Team Leaders, Customer Banking Managers and Regional Managers</p>	<ul style="list-style-type: none"> Development of good relationships with internal and external teams to support productive outcomes. Good understanding of responsibilities, processes and resources to support timely responses and good outcomes for Co-op and our customers.
<h3>Other Accountabilities</h3>	
<p>Works collaboratively with other members of the Customer Banking Operations Team.</p> <p>The Co-operative Bank values are represented in the way that we work with each other to deliver outcomes.</p>	<ul style="list-style-type: none"> Teamwork is well-integrated and team goals are achieved. Demonstration of behaviours that define our core values.
<h3>Healthy and safe work environments</h3>	
<p>Follow all health and safety policies, standards, emergency procedures and plans.</p>	<ul style="list-style-type: none"> Having healthy and safe ways of working. All workers feel empowered to and aware of opportunities to participate in health and safety activities.

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<p>Participate in health and safety activities, training and meetings as required.</p> <p>Reports hazards, near misses, injuries, incidents, and ideas for continuous improvement.</p> <p>Cease work if an unsafe situation arises and seek assistance.</p>	<ul style="list-style-type: none"> Our people can easily report hazards, near misses, injuries, incidents, and ideas for continuous improvement. Workers stop work if they feel unsafe and connect with their people leader or other workers for assistance.

Decision making and responsibilities

a) Decisions and/or financial accountabilities:

This may include:

- Approval of card disputes reimbursements within approval criteria.
- Managing card issues, fee waivers and 'putting it right' decisions
- Merchant blocking in FRM

b) Actions and decisions that are recommended to a higher level of management for approval:

This may include:

- Changes to business processes within the role.
- Disputes outside of delegation and dispute outcomes.
- Anything not covered in the personal delegation assigned to the role.

Qualifications and experience

- At least 3 years' experience and operational knowledge of card policy, processes and systems.
- Experience in a card fraud or dispute role is preferable.
- Experience in a customer service or customer-facing role is preferable.
- No specific tertiary qualifications are required from this position; tertiary learning in would be an advantage but is not essential.

Skills and attributes

Technical Skills

- Proven resilience and problem-solving skills with determination to handle tricky situations co-operatively and professionally.
- Good time management and prioritisation.
- Outstanding relationship building skills – experienced, confident, and credible at building strong relationships both internally and externally at all levels of organisations.
- Good technological skills including the ability to embrace and effectively utilise technology and analyse data in a logical manner.

- Microsoft Office experience.

Personality Attributes

- Proven resilience and problem-solving skills with determination to handle tricky situations co-operatively and professionally.
- Tenacious with an investigative nature
- Great customer service skills in a high demand environment.
- Effective communication skills.
- Outstanding relationship building skills – experienced, confident, and credible at building strong relationships both internally and externally at all levels of organisations.

Leadership Skills

You will be expected to demonstrate behaviours from our Leadership skills framework through your actions, the way you work and how you work with others.