UNIVERSITY OF SOUTHERN CALIFORNIA

Credit Union Credit Card Services Manager

Job Code: 115046

Grade: 00
OT Eligible: No
Comp Approval: 12/13/2013

JOB SUMMARY:
Develops, implements and administers USC Credit Union’s (USCCU) credit card products, including coordinating activities with operations (branch and remote delivery), marketing and compliance. Conducts competitive research and creates product proposals for new products and marketing campaigns. Develops and implements product strategy. Has profit and loss responsibility for assigned products including measuring performance on new and existing products and campaigns from a marketing, financial and risk perspective.

JOB ACCOUNTABILITIES:

*E/M/NA % TIME
______ ______ Develops and manages USCCU product lines, including product pricing and fee structure to generate increased business volumes. Evaluates and enhances current products. Identifies opportunities for new and revised products and services.
______ ______ Performs analysis to determine the most effective marketing strategy to increase product demand. Recommends goals and strategies for the marketing of assigned products, including market direction, pricing, and cost planning. Creates product proposals for new products and marketing campaigns.
______ ______ Executes strategies and tactics set forth by senior management and the Board of Directors.
______ ______ Manages the activities of marketing, operations, production, internal resources and outsourced support services to ensure timely and efficient delivery of assigned products.
______ ______ Has responsibility for all processing, fulfillment, inquiries, disputes, internal control, fraud monitoring, fraud processing, general ledger posting and general ledger reconcilement functions related to USCCU’s credit card programs.
______ ______ Coordinates inter-departmental cooperation and timely completion of assignments, identifying tasks and assuming full responsibility for overall project management.
______ ______ Maximizes revenue opportunities. Analyzes product metrics to ensure products remain profitable, including internal customer trends to maximize business potential. Ensures that product line is marketable and competitive.
______ ______ Analyzes contracts and negotiates with third parties to ensure that the USCCU’s technology and product solutions meet the needs of the USCCU and its member/owners.
______ ______ Performs analysis and communication of complex regulatory changes in order to ensure compliance and avoid costly civil and criminal penalties.
______ ______ Assists in budget development and administration by gathering, analyzing and reporting data. Provides projections and recommendations, as requested. Monitors assigned budget lines and reports variances.
Supervises assigned staff. Interviews, hires, and trains staff. Schedules and delegates workload. Evaluates performance and provides guidance and feedback. Develops and implements security related procedures such as office opening and closing routines, recognition of duress signals and key controls. Coordinates security activities with university Public Safety Department. Promotes and maintains standards for security conscious awareness and behavior. Maintains knowledge of university’s crime prevention and suppression programs and services. Ensures dissemination of security related information to staff.

Performs other related duties as assigned or requested. The university reserves the right to add or change duties at any time.

*Select E (ESSENTIAL), M (MARGINAL) or NA (NON-APPLICABLE) to denote importance of each job function to position.

**EMERGENCY RESPONSE/RECOVERY:**

- Essential:  
  - Yes: In the event of an emergency, the employee holding this position is required to “report to duty” in accordance with the university’s Emergency Operations Plan and/or the employee’s department’s emergency response and/or recovery plans. Familiarity with those plans and regular training to implement those plans is required. During or immediately following an emergency, the employee will be notified to assist in the emergency response efforts, and mobilize other staff members if needed.

**JOB QUALIFICATIONS:**

**Minimum Education:**
- Bachelor’s degree

**Minimum Experience:**
- 3 years

**Minimum Field of Expertise:**
- Experience in card services or product management. Advanced knowledge of marketing principles including product management, development, and positioning. Advanced knowledge of the credit card business including regulatory, risk management, marketing and product management. Strong communication (written and oral) and interpersonal skills with a focus on teamwork; including the ability to foster/ manage relationships across multiple departments. Strong time management, organization, and multi-tasking skills to effectively handle projects in a fast-paced, high volume, and deadline intensive environment. Excellent analytical and organizational skills including database analysis, spreadsheet analysis, advertising, and research. Knowledge of Marketing Customer Application File (MCIF), other card specific data warehousing applications, and advanced PC applications.

**Preferred Experience:**
- 5 years

**Preferred Field of Expertise:**
- Knowledge of the Symitar CU host system.

**Skills:**
- Analysis
Assessment/evaluation
Budget control
Budget development
Coaching
Communication -- written and oral skills
Conflict resolution
Consulting
Counseling
Customer service
Human resource process and employment knowledge
Interpretation of policies/analyses/trends/etc.
Interviewing
Knowledge of applicable laws/policies/principles/etc.
Managerial skills
Negotiation
Networking
Organization
Planning
Problem identification and resolution
Scheduling
Staff development
Teaching/training

Skills: Machine/Equipment:

Calculator
Computer network (department or school)
Computer network (university)
Computer peripheral equipment
Fax
Personal computer
Photocopier

Supervises: Level:

Supervises employees who do not supervise.

SIGNATURES:

Employee: ___________________________  Date: ___________________________

Supervisor: ___________________________  Date: ___________________________

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

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