



Credit Union Digital Channel Manager Job Description

JOB INFORMATION

Job Code:	115057
Job Title:	Credit Union Digital Channel Manager
FLSA Status:	Exempt
Supervisory:	
Job Family:	Credit Union
Job Family Group:	Accounting, Finance and Banking
Management Level:	5 Manager

JOB SUMMARY

Responsible for managing and executing all aspects of our digital branch, including: daily operational and long-term strategic initiatives, department goals, service standards, turnaround times, business improvements, remote member requests, underwriting, and new accounts and loan applications produced online. Builds and manages product roadmaps to support the credit union's overall goals and strategies, and delivers customized training on digital solutions and services. Analyzes member usage of remote products and works with marketing to increase demand, uses and efficiencies of remote delivery channels. Partners with internal stakeholders and external partners to optimize and continually improve the online experience, achieve new member and loan goals, and increase retention.

JOB QUALIFICATIONS:

Education

Req	Pref	Degree	Field of Study	
X		Bachelor's degree		
	X	Bachelor's degree	Information Science	Or
	X	Bachelor's degree	Computer Science	Or
	X	Bachelor's degree	Business Administration	Or
	X	Bachelor's degree	Finance	With
	X	Master's degree		

Additional Education

Check here if experience may substitute for some of the above education.

Combined experience/education as substitute for minimum education

Work Experience

Req	Pref	Work Experience	Experience Level	
X		5 years	product and/or channel management at a credit union or other financial institution, or within a direct-to-consumer or retail environment.	
	X	7 years		

Additional Work Experience

Check here if education may substitute for some of the above work experience.

Combined experience/education as substitute for minimum work experience

Knowledge, Skills and Abilities

Req	Pref	Functional Skills
X		In-depth knowledge of loan documentation policies and procedures, and working knowledge of related Department of Motor Vehicles procedures.
X		Proficient verbal and written communication skills.
X		Excellent analytical and project management skills.
	X	Knowledge of current/relevant web and applications, technologies, trends and standards.
	X	Knowledge of Agile Scrum, Google Analytics, DocuSign, search-engine optimization (SEO), content management, bill-pay and other relevant software/programs.
	X	Experience in user-centered design, research, modeling, testing and assessment, and with customer relationship management (CRM) software tools.
	X	Expertise in creating a variety of design documentation including (but not limited to) user scenarios, task flows, conceptual models, personas, competitor analysis, heuristic analysis, wireframes, and prototypes.
	X	Ability to think outside the box and proven track record of rolling out a combination of core and innovative products.
	X	Bilingual in English and Spanish.

Other Job Factors

JOB ACCOUNTABILITIES

	% Time	Essential	Marginal	N/A
Responsible for all new accounts and loan applications opened online, as well as growth targets through other remote channels. Underwrites consumer loans up to the amounts assigned per credit union policy, and reviews and approves underwriting decisions of subordinate staff. Uncovers and implements opportunities to deepen client relationships. Leads sales and service processes and priorities, focuses on resolutions to member problems and effective uses of remote technologies, and audits new accounts and loans.				
Takes ownership to ensure timely responses and proactive resolutions of member concerns for all digital and remote channels. Maintains knowledge of internal and external resources to mitigate disruption of services to members, improve member experience, and resolve member, employee, and system-wide issues. Identifies any needed system updates, maintains vendor relationships, and keeps up-to-date with data protection and privacy regulations, laws, standards, and industry changes/trends.				
Responsible for staff management (e.g., recruitment, hiring, training, coaching, development, resource allocation, performance management, terminations). Works closely with member services vice president and training department to ensure staff is able to provide comprehensive service to members in- person and by phone, email and other remote channels. Delivers customized training on digital solutions and services.				
Builds and manages product roadmaps to support the credit union's overall goals and strategies. Participates in departmental projects, testing and implementation of new products and systems to ensure successful launches. Has responsibility for the overall compliance with operational regulations and guidelines related to department activities. Designated administrator for staff pertaining to systems utilized in department (i.e. overrides, password resets, credential creations, etc.).				
Generates and distributes reports on production, cross-selling, funding ratios and other departmental business analytics. Acts as leader for digital channels, explaining why differences are necessary between them and other remote channels while understanding the client experience across all platforms. Continually drives internal and external partners to deliver on a member-centric digital strategy, making recommendations for consistency where appropriate.				
Manages and analyzes member feedback of remote channels from all sources and incorporates into regular software updates and enhancements. Analyzes member usage of remote products and works with marketing to increase demand, uses and efficiencies of remote delivery channels. Actively networks and promotes credit union products and services at events at branches and elsewhere in the community. Attends informational and educational workshops and conferences, and reviews professional publications.				

JOB ACCOUNTABILITIES

	% Time	Essential	Marginal	N/A
Works closely with credit union staff and business partners to identify and maximize opportunities for information and technology improvements in digital products, services, and business processes in a multi-channel environment (desktop, mobile web, smartphone applications, telephone, chat, and all other remote/digital channels). Partners with marketing department to promote ongoing self-service features and timely support-driven events.				

Other Requirements

Essential:	Emergency Response/Recovery	Essential:	Mandated Reporter
	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.		A mandated reporter who in his or her professional capacity has knowledge of, or reasonably suspects a person who is under the age of 18 years, elderly, or a dependent adult has been the victim of abuse or neglect must report the suspected incident. The reporter must contact a designated agency immediately or as soon as practically possible by telephone or in writing within 36 hours. By virtue of the associated job duties, this position qualifies as a mandated reporter as required by state law and USC’s policy at: https://policy.usc.edu/mandated-reporters/
<i>Campus Security Authority (CSA)</i>			<i>Essential:</i>
By virtue of the associated job duties, this position qualifies as a Campus Security Authority as required by law and USC’s policy at: https://dps.usc.edu/alerts/clery/			No

ACKNOWLEDGMENTS

The above statements reflect the essential and non-essential functions as necessary to describe the principle contents of the job. They are not intended to be a complete statement of all work requirements or duties that may be required of the position. I understand that I may be asked to perform other duties as assigned. USC reserves the right to add or change duties at any time.

The University of Southern California is an Equal Opportunity Employer. USC prohibits discrimination on any basis protected under federal, state, or local law, regulation, or ordinance or university policies. All employment decisions are based on individual qualifications and business need.

I acknowledge receipt of this job description and its associated physical requirements. I have read and understand the job description and job requirements and agree to abide by their contents. I realize that duties may be requested of me that are not specifically stated herein. I understand that I will be expected to adjust to potential fluctuations in work volume. I understand that, if I have any questions about the essential functions or expectations of my position, my supervisor and/or HR partner are available to discuss them with me.

Print Employee Name

Signature

Date

Print Manager Name

Signature

Date

This job description describes the general nature and level of work required by the position. It is not intended to be an all-inclusive list of qualifications, skills, duties, responsibilities or working conditions of the job. The job description is subject to change with or without notice, and Management reserves the right to add, modify or remove any qualification or duty. Nothing in this job description changes the existing at-will employment relationship between the university and the employee occupying the position.