



Job Position: Account Services Representative	Status: Full-Time/ Non-Exempt
Division: Mobiloans	Salary: \$10 Hourly
Posting Date: September 20, 2021	Closing Date: October 5, 2021

Job Description

Summary:

The Account Services Representative (ASR) primary responsibility is to maximize dollars collected to cure accounts in a manner that minimizes financial and regulatory risk to Mobiloans. Relying on product knowledge, negotiation skills and collection strategy, the ASR Collector secures the commitment for repayment action from the customer.

Essential Duties and Responsibilities:

The responsibilities of the ASR Collector include, but may not be limited to, the following:

- Provide quality customer service with each customer interaction while attempting to maximize dollars collected on past due loans by selling customers the positive reasons for them to pay.
- Adhere to compliance with all Mobiloans policies and procedures, as well as FDCPA and Mini Miranda presentment.
- Assist customers via inbound and outbound phone and email contact with efforts to bring their accounts current.
- Negotiate collection payment plans.
- Effectively communicate with and collect from customers who are normally between 1 to 90 days past due and same for customers up to and exceeding 360 days past due.
- Utilize technology for all day to day activities, including but not limited to, account management, collection, auto-dialer, and email system.
- Ability to multi-task while utilizing numerous computer programs
- Proven knowledge of Mobiloans products
- Accurately and professionally document all account information and collection activities.
- Complete special projects as assigned.

Qualifications:

To perform this job successfully, an individual must be able to perform the Essential Duties and Responsibilities. The requirements listed below are representative of the knowledge, skill, and/or abilities that are required. Reasonable accommodations may be made to enable individuals with disabilities to perform the Essential Duties and Responsibilities.



Education and Experience:

High School diploma or equivalent

Minimum 2 years of telephone collections and customer service experience in a contact center environment.

Working knowledge with FDCPA, Mini- Miranda and other collection laws and regulations.

Required Skills, Abilities, Soft Skill Factors

Soft Skill Factors

Communication: Communicates clearly, in both verbal and written form. Proactive in identifying opportunities for improvement in process, policies and customer service solutions

Ethics and Responsibility: Acts with dignity and respect, connecting with both internal and external partners. Gains confidence and trust of others through principled behavior.

Flexibility/Adaptability: Demonstrates adaptability. Works effectively in faces of stress, ambiguity, difficult situations and changing priorities. Champion of change through their support of the company's ongoing effectors to resist the status quo.

Ownership: Achieve successful results by focusing on performance that enhances the customer experience and applies a sense of urgency in your efforts to create value for the company.

Teamwork: Builds effective working relationships and collaborates as a team player using positive flow of communication when voicing concerns.

Key Measurements:

Quality: Exhibits a commitment to quality account handling by maintaining a call quality monitoring score of "solid" or better, and a low error rate on email monitoring.

Attendance/Adherence to Schedule: Limit break and personal time to less than 8.01% of work time staffed. Follow all aux codes rules and processes. Show a dedication to adherence to schedule by following all assigned start, end, break and lunch schedules. Displays dedication to attendance by working to obtain perfect attendance and avoiding verbal, written and final warnings for attendance throughout the review period.

Job Knowledge: Exhibit knowledge of, and practice adherence to current SOP's through consistent reference to on-line SOP documents and successful completion of weekly, monthly and quarterly audits. Follows company policies and procedures regarding the handling of each specific product.

Accuracy/Thoroughness: Notates full and complete information, updates all contact information, and properly selects disposition coding and comment class.

Certificates and Licenses:

- Must possess a valid State Driver's License

The following breakdown summarizes the types and frequency of activities typically performed by employees in this position. It is not a guarantee of the actual distribution of activities to be performed.



Item	%	Activity	Description
1.	70	Customer Call Interactions	Assist with inbound customer inquiries via telephone call and assist with the queue.
2.	15	Customer Email and Fax Interactions	Assist with inbound and outbound Email processing
3.	15	Verify Applications	<ul style="list-style-type: none"> Confirm the documentation received matches the requested/needed documents. Analyze each document for legitimacy and accuracy (matching to the application and using outside research, 3rd party data, and other resources/tools).

Supervisory Responsibilities:

This job has supervisory responsibilities.

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.

This position requires walking, standing, bending and sitting for long periods of time. Must be able to lift up to 10 pounds unassisted. Candidates must have good eye and hand coordination

Disclaimer:

The job description/s has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this job. This document does not create an employment contract, implied or otherwise; employment in this job is an “at will” employment relationship.

PREFERENCE WILL BE GIVEN TO QUALIFIED NATIVE AMERICAN INDIANS.

Proof of tribal citizenship is required to be deemed preference eligible.

Selection Process:

All Tunica-Biloxi Tribal positions are competitive. All employment applications and supportive employment material will be evaluated based on the relevance of the applicant's qualifications and experience as it applies to this position. Applicants demonstrating the minimum qualifications and experience most relevant to this position will be considered qualified and be eligible for an interview.

Complete tribal employment applications and resumes will be accepted until the closing date of the posting. Applications and resumes received after the closing date will not be considered for the position.



REQUIRED EMPLOYMENT APPLICATION PACKET MATERIAL:

- **Tribal employment application** that is complete and provides all information requested; or
- **Cover letter** explaining your qualifications and experience relevant to the functions of this position; and
- **Personal resume** identifying your qualifications and experience relevant to the functions of this position.

Qualified Native Americans will be given preference in employment as required by the Indian Self-Determination and Education Assistance Act (25 U.S. 450, ET. Seq) including other relevant laws. In accordance with Title VII of the 1984 Civil Rights Act, Sections 701(b) and 703(1), preference in filling all vacancies may be given to qualified American Indian candidates. In other than the proceeding situations, the Tunica-Biloxi Tribe is an Equal Opportunity Employer (EOE). Tribal and/or Indian preference applicable in accordance with Title XX of the Tribal Code of the Tunica-Biloxi Tribe of Louisiana.

SUBJECT TO TRIBAL DRUG FREE WORKPLACE TESTING POLICIES

To apply for this position, interested candidates must submit their completed application, or cover letter and resume on or before the closing date to:

Tunica-Biloxi Tribe of Louisiana
Attn: Human Resources
P.O. Box 1589
Marksville, La. 71351
HR@tunica.org

