



Product Specialist II - Lending

JOB SUMMARY/OBJECTIVES:

This Product Specialist II - Lending is responsible for all aspects of a product lifecycle, including long and short-term development and marketing in alignment with strategic direction defined by the Executive Team. The Product Specialist stays abreast of trends in the marketplace to ensure the product's competitive position, collaborates with Tier 2 support, marketing and product sales support, core conversions & product installations, documentation, training, quality assurance, compliance, business analysis, defect and feature prioritization and participation in the software development lifecycle of the product. This individual interfaces well with clients, senior leaders, client support, project managers, technical leads, engineers, and clients to determine the product's future direction and success with our current and prospective clients. This position reports directly to the SVP Product Strategy.

ESSENTIAL FUNCTIONS:

- Works with SVP Product Strategy to define necessary requirements, documents accurate, detailed and thorough business requirements, analyzes requirements for new and existing product functionality and provides input into the Product Road Map.
- Identifies, analyzes and documents problems with program function, output, online screen or content and enters into JIRA for tracking. Monitors defect resolution efforts and tracks successes.
- Manages timely resolution of defects and enhancements with SDLC and collaborates with Product Marketing on enhancement rollouts.
- Creates and maintains Business Cases in a timely manner for both cores and ancillary applications.
- Performs the Features pre-screening/recommendations to the Feature Team Evaluator.
- Ensures compliance with federal and industry regulations for changes affecting the product.
- Serves as a member of the Product Advisory Team and leader of focus groups within the area of responsibility; participates, as needed, in customer and sales prospect meetings, Client Conference or other meetings.
- Collaborates with the Installation Unit providing support with the task required for full Conversions projects and single product Installations. Especially in the case of Third Parties products where the process has to be set-up.
- Provides training in person or via webinar (as required) during implementation and any follow-up onsite support as needed.
- Develops and maintains accurate and up-to-date Product User's Manual, including installation guides, for assigned products for internal and external users.
- Conducts internal and external product training and educational webinars as needed.
- Collaborates with the Tier2 Support Unit with research and resolution of complex and escalated cases, works with 3rd party vendors for issue resolution and performs billable customer work and other projects as designated.
- Coordinates and assists in testing for product offerings as needed (including after-hours).
- Afterhours phone support as needed in collaboration with Crisis Management.
- On-Site product support and participation in on-site audit visits as required.
- Support SVP Product Strategy with Product Personnel HR related matters.
- Collaborates with the Quality Assurance Unit as needed.
- Performs other duties as assigned by manager.



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TECHNOLOGY USED:

Salesforce

JIRA

Microsoft Office Suite, including Outlook, Teams and Excel

VISIFI applications as required

KNOWLEDGE, ABILITY AND SKILLS:

- Wide knowledge of core banking systems and business applications, with in-depth experience in the lending area. This means covering the whole lending process from the underwriting step to the collection, following the whole life cycle. This knowledge can be acquired whether in a financial institution in a position like Loan Officer, Loan Portfolio Manager or in a software company specialized in products supporting the lending process and acting as a Product Owner. Be familiar with the most common Lending products on the market, especially referring to: Digital Lending Platforms, Loan Origination Systems, Core Systems and Collection will be preferential.
- Reporting skills, analytical skills, technical research skills, written and verbal communication skills, organizational skills, general math skills, data entry skills, Microsoft Office skills, self-development, financial skills, attentiveness to detail and accuracy, listening skills.
- Ability to select and using training/instructional methods and procedures appropriate to increase the skills of customer and corporate resources alike.
- Ability to exercise independent judgment; set priorities and manage multiple projects.
- Ability to partner with clients and communicate with all levels of staff, including CEO, CFO, COO.
- Ability to conduct demos to highlight positive features of the product and the product's ability to enhance client's performance.

COMPETENCIES:

- **Communication** – Excellent communication skills, both written and verbal.
- **Time Management**- Ability to prioritize work items.
- **Adaptability** – Adapts to changes in the work environment; manages competing demands; changes approach to best fit the situation; deals with frequent change, delays or unexpected events.
- **Initiative** - Volunteers readily; Undertakes self-development activities; Seeks increased responsibilities; Takes independent actions and calculated risks; Looks for and takes advantage of opportunities; Asks for and offers help when needed.
- **Teamwork** - Balances team and individual responsibilities; Exhibits objectivity and openness to others' views; Gives and welcomes feedback; Contributes to building a positive team spirit; Puts success of team above own interests; Able to build morale.
- **Problem Solving** - Identifies and resolves issues in a timely manner; gathers and analyzes information skillfully; develops alternative solutions; works well in a group problem solving situation.
- **Leadership** - Provides guidance, development goals and motivates team members to perform at a high level to meet customer needs.
- **Market Knowledge** – Understands the basics and trends and anticipates change in the industry.

WORK ENVIRONMENT:

Work is performed in a hybrid office/remote environment and involves everyday risks or discomforts which requires normal safety precautions. A moderate amount of overnight travel is possible for this position (less than 50%).



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PHYSICAL DEMANDS:

Work is essentially sedentary with occasional walking, standing, bending, carrying items under 25 pounds such as books, papers, small parts, etc.

COMPENSABLE QUALIFICATIONS:

Bachelor's Degree (or equivalent product experience). Minimum of seven years' experience in the financial industry with a credit union, bank, data processor or equivalent along with seven plus years' experience and demonstrated competence on products and processes of financial institutions.

The above is intended to describe the general content of and requirements for the performance of this job. It is not to be construed as an exhaustive statement of duties, responsibilities or physical requirements. Nothing in this job description restricts management's right to assign or reassign duties and responsibilities to this job at any time. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.