**Treasury Specialist VII - Merchant Services**

The Maryland State Treasurer’s Office controls the deposit, investment and disbursement of all funds into and out of the State Treasury. This includes managing the State’s master depository, disbursement, and merchant services needs, and the administration of the related contracts. This position assists with the procurement of the State’s Merchant Services Contract, and is responsible for the subsequent contract management. As the State’s sole Subject Matter Expert, the incumbent serves as the liaison between the State’s merchant services provider and all State agencies utilizing this contract, encompassing approximately 600 merchant identification numbers (MIDs) to process more than $1.29 Billion in credit card transactions per year. Candidates must be able to apply contract management skills in the merchant services field. This is a unique opportunity unlike its sales-driven counterpart in private industry, in which the successful candidate will be able to draw upon his/her knowledge of the merchant services industry and apply it by developing a program to effectively manage a Statewide contract with far-reaching impact, from every State agency that accepts payments down to the citizens making those payments.

**Responsibilities as Statewide Agency Merchant Services Coordinator include:**

* Coordinating agency conversions and new implementations; providing support and guidance in usage of gateways and merchant processing equipment; proactively analyzing agency needs and assisting with developing and implementing payment strategies, making recommendations on appropriate agency management of merchant processing solutions based on trends and account activity
* Ensuring agencies are compliant with contract requirements; conducts validations to ensure all MIDs, settlement accounts, agency contacts and credit card equipment are accurate and up to date in order to mitigate unnecessary risk exposure
* Educating agencies on updated credit card rules and regulations specified by merchant services provider
* Monitoring and upholding Payment Card Industry (PCI) compliance at all participating agencies in order to control interchange rates and mitigate fees and fines charged to agencies
* Reviewing all merchant services activity for all State agencies thru online systems in order to document credit card activity; prepares reports detailing all transactions and fees paid by all State agencies; analyzes and summarizes data on total transactions, fees, net sales, etc.
* Collaborating with other banking division staff to identify reconciliation issues to the State’s main general ledger and/or master depository account related to merchant processing transactions

**Responsibilities as Statewide Merchant Services Contract Administrator include:**

* Developing a program to manage the analysis and execution of the Statewide contract in order to maximize operations and financial performance while reducing financial risk
* Providing oversight to ensure services included in the contract are appropriately executed by the merchant services provider, including: management of PCI compliance requirements, timely services to agencies for new account setups and customizations, gateway solutions are effectively created per agency needs, pricing is accurately assessed to State agencies, products and services offered by the provider are not outside the scope of the contract
* Acting as liaison between agencies and merchant services provider in handling escalated issues
* Ensuring contract extensions are executed timely and/or new RFPs are released in order to ensure the State’s merchant services contract does not lapse

**Qualified candidates** should possess a Bachelor’s degree from an accredited four year college or university, as well as a minimum of 5 (five) years work experience in the merchant services field which demonstrates a thorough knowledge and understanding of the merchant services industry. Ideal candidates will also present a minimum of 1 (one) year work experience at a supervisory or management level, and/or in a leadership role in project management or contract administration.

**In addition, preference will be given** to candidates with the following:

* Detailed knowledge of industry products and services, interchange pricing, EMV/Chip technology, RFID payments, PCI compliance and other regulatory rules and requirements; planning and implementing payment strategies, analyzing payment structure and processing fees in comparison to contract terms, merchant category codes, chargebacks and fraud prevention
* Driven self-starter who is not afraid to take rudimentary materials and develop/implement a comprehensive Statewide program
* Ability to work independently as well as with a team; ability to foster understanding, compliance and best practices through relationship building
* Strong analytical skills, detail oriented, ability to identify priorities, set and manage an agenda
* Strong oral and written communication skills, including experience with technical writing
* Experience using online merchant services reporting systems and online bank reporting systems
* Experience in the credit card industry interpreting and applying credit card rules and regulations and security (PCI DSS, EMV Chip, etc.).

All candidates will be subject to a background investigation including criminal and credit history. General questions may be directed to the STO Personnel Office at 410-260-7078.

**Job opportunities within the Maryland State Treasurer’s Office are accessible through *JobAps*, the Statewide Recruitment, Examination and Applicant tracking system. By using the Department filter and highlighting “Office of the Treasurer,” you can view all active recruitments within our agency. First time users can register for an account by selecting a position to apply for, choosing “I am a new user” at the bottom, then keying in the necessary fields.**

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**Go to www.JobAps.com/MD to apply and/or FAX a copy of your resume to 410-260-4090.**

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