

New York State Department of Civil Service

DIVISION OF CLASSIFICATION & COMPENSATION

Classification Standard

Occ. Code 6840000

Consumer Representative 1 (DFS), Grade 14	6840000
Consumer Representative 2 (DFS), Grade 18	6841000
Consumer Representative 3 (Education Financing), Grade 23	6842000

Brief Description of Class Series

Consumer Representatives (DFS) mediate, negotiate, and resolve consumer complaints; gather information from multiple sources, including Insurance Law, Banking Law, and Financial Services Law in researching complaints; and communicate with financial service and product providers and consumers in resolving problems.

These positions are classified only at the Department of Financial Services (DFS).

Distinguishing Characteristics

Consumer Representative 1 (DFS): full performance level; handles complaints and inquiries referred by first-level call center staff; and may supervise clerical and administrative support positions.

Consumer Representative 2 (DFS): supervisory level; leads a team of Consumer Representatives 1 (DFS); and personally handles the more difficult and sensitive cases.

Consumer Representative 3 (Education Financing): second supervisory level; serves as a technical expert and resource for various student financial issues; and coordinates activities with agency counsel and investigative staff in identifying and investigating inappropriate student financial practices.

Related Class

Consumer Fraud Representatives mediate consumer complaints of fraud, perform field investigations and activities related thereto, and conduct consumer education and outreach programs to provide individuals with information regarding their rights under consumer protection laws.

Illustrative Duties

Consumer Representative 1 (DFS)

Responds to inquiries and complaints regarding financial products.

Informs consumers of legal rights and complaint filing procedures.

Reviews complaints and gathers the necessary documents such as insurance policy or cancellation letter from the consumer and company.

Conducts research and determines if there is a violation of law, rule, or regulation, or unfair treatment of the consumer.

Monitors complaints to detect recurring patterns that may involve fraud and refer cases to investigators.

Meets with consumers and company representatives, as appropriate, to negotiate solutions.

Prepares correspondence outlining resolution of complaints.

Educates the public about issues related to financial products and services, and ways consumers can protect their interest and avoid well-known and emerging scams through various events.

Consumer Representative 2 (DFS)

Oversees a unit and assigns cases; assists Consumer Representatives 1 (DFS) in resolving cases and in meeting with consumers and companies.

Interprets and provides assistance to staff regarding Insurance, Banking, and Financial Services laws.

Compiles reports on work output.

Develops templates for lower-level staff to use in resolving complaints.

Consults DFS examining staff, agency attorneys, and technical staff to obtain information in researching complaints.

Performs public outreach and educates consumers about financial products and services.

Handles difficult and novel complaint cases.

Consumer Representative 3 (Education Financing)

Supervises staff in developing course content for trainings, and preparing educational and outreach materials, including brochures and flyers regarding student financial issues.

Assists with developing presentations and workshops for students and families advertising student-related financial products and services, including, but not limited to, financial aid, student loan repayment, and tax credits.

Prepares press releases and other external documents regarding the Student Protection Unit.

Analyzes and interprets laws, rules, and regulations governing student loans and other student-related financial products and services, and communicates with Department attorneys to provide technical expertise regarding consumer related concerns.

Personally, and through supervision of staff, mediates consumer complaints regarding student loans and loan advertisements, repayment issues, finance rates/charges, credit cards, health insurance issues, and student debt relief companies.

Works with Department staff to assist with investigations of financial products and services; and advises Department attorneys on policy matters regarding student financial issues.

Communication

Incumbents must communicate effectively in writing and orally with consumers and their representatives, financial service providers, businesses and their representatives, and Department staff. They must be able to thoroughly explain applicable Insurance, Banking, and Financial Services laws, policies, and procedures relating to a wide range of financial issues such as student loans; mortgages; fair lending practices; foreclosures; credit, debit, and store value cards; debt collection and settlement; budget planning; credit scores; leasing and financing; and credit monitoring. Both written and oral communication must be accurate, clear, concise, and timely. All types of contact require diplomacy and tact.

Minimum Qualifications

Consumer Representative 1 (DFS)

Open-Competitive: a bachelor's degree in accounting, auditing, business, communications, economics, finance, marketing, management, public policy, or taxation; or an associate's degree and two years of qualifying experience; or a high school diploma or equivalent degree and four years of qualifying experience.

Consumer Representative 2 (DFS)

Promotion: one year of service as a Consumer Representative 1 (DFS).

Consumer Representative 3 (Education Financing)

Open Competitive: a bachelor's degree and three years of experience administering student lending or student loan servicing programs, or advising students regarding financing post-secondary education, including the interpretation of laws, rules, and regulations related to student lending; loan servicing; and/or financial aid.

Note: Classification Standards illustrate the nature, extent and scope of duties and responsibilities of the classes they describe. Standards cannot and do not include all of the work that might be appropriately performed by a class. The minimum qualifications above are those required for appointment at the time the Classification Standard was written. Please contact the Division of Staffing Services for current information on minimum qualification requirements for appointment or examination.

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