

KAREN POSTMA

635 WESTWOOD BLVD BOONE, IOWA, 50036 UNITED STATES 515.229.1198
DKPOSTMA@GMAIL.COM

PROFESSIONAL EXPERIENCE

THE MEMBERS GROUP, DES MOINES, IOWA UNITED STATES

Assistant Vice President of Operations and Asset Management, Dec 2013 – present

- Operational responsibility for Fraud Prevention, Fraud Detection, Chargebacks, Credit Services, Debit/Prepaid Services and Program/Platform Services.
- Prepare budgets for approval, including those for funding or implementation of programs.
- Oversee departmental adherence to operational workflow model with a continuous improvement mindset.
- Drive key initiatives for the organization and division.
- **Ensure operational areas are meeting SLA's and client expectations.**
- Manage client relationships as it relates to operations and overall experience.
- Report on department level KPIs to senior executives.
- Deliver presentations to industry groups, write articles, participate and run client sales meetings, and participate in conventions to promote services.
- Develop and deploy organizational strategic initiative on client experience.
- Guide department heads on process improvements, industry changes and client relationships.

Director of Client Services, Dec 2012 – Dec 2013

- Set the strategic direction for multiple departments within our client services division including Fraud Prevention, Chargebacks, Education Services, and Support Services.
- Seek new ways to improve efficiency and increase profits.
- Review operating budgets to analyze trends affecting budget needs.
- Aligned departments with the organizational business plan to ensure consistent performance and support for employees and clients.
- Vendor evaluations, management, contract negotiations and integration.

Cards Risk Senior Manager, Jan 2008 – Dec 2012

- Identify potential for loss and develop strategies to eliminate it.
- Design, implement, or maintain fraud detection tools or procedures.
- Lead internal project team in the development of new fraud detection call center.
- Oversee the departmental direction and product management and deployment related to fraud prevention, fraud detection, and fraud recovery.

Cards Risk Manager, Aug 2006 – Jan 2008

- Establish and maintain relationships with individual or business customers or provide assistance with problems these customers may encounter.
- Oversee credit and debit card chargeback team.
- Developed fraud prevention strategies to lower fraud losses for clients and improve customer service.

PREMIER BANKCARD, SIOUX FALLS, SOUTH DAKOTA UNITED STATES

Retention Sales Manager, Nov 2004 – Aug 2006

- Oversee multiple site departments with over 80 staff and 5 managers. Including process improvement, budget, production, personnel, cross department projects.
- Implementation of operational efficiencies with the use of new technologies.

Collections Unit Manager, Oct 2000 – Nov 2004

- Oversee various teams within the Collection area, including early stage, late stage and recovery units.
- Started new in-house post charge off recovery team.

EDUCATION

SOUTHWEST MINNESOTA STATE UNIVERSITY, MINNESOTA UNITED STATES

Bachelor of Science in Marketing, Dec 1998

ADDITIONAL SKILLS

- Charismatic and inspiring leader with 15 years of management experience.
- Conference speaker on credit and debit payments, fraud prevention and product deployment.
- 9 years of client retention, sales, and management experience
- Extensive understanding of card processing (credit/debit/prepaid)
- 17 years of experience on First Data processing system (Omaha and Wilmington)

ADDITIONAL ACCOMPLISHMENTS

- Consultant for payments industry leaders regarding fraud prevention, fraud detection and risk management best practices.
- Considered industry expert in fraud prevention and mitigation practices/trends.
- Development and deployment of organizational brand promise program.
- Graduate of FBI Citizens Academy
- First Data Risk Council Member