

**POSITION DUTY STATEMENT**

DFPI-HRO 203 (Rev. 08-21)



<b>NAME</b> Vacant	<b>EFFECTIVE DATE</b> [Actual Start Date]
<b>CLASSIFICATION TITLE</b> C.E.A. B	<b>POSITION NUMBER</b> 410-160-7500-200
<b>WORKING TITLE</b> Deputy Commissioner, Debt Collector Licensing	<b>DIVISION/OFFICE/UNIT/SECTION</b> Division of Consumer Financial Protection /DCLA
<b>BARGAINING UNIT</b> MO1	<b>GEOGRAPHIC LOCATION</b>

**General Statement:** Under the general direction of the Senior Deputy Commissioner of the Consumer Financial Protection Division (CFPD), the Careers Executive Assignment (CEA) will protect Californians from illegal and unscrupulous debt collection practices through supervision and monitoring under the Debt Collectors Licensing Act (DCLA). Duties include, but are not limited to:

**A. Specific Assignments [Essential (E) / Marginal (M) Functions]:**

- 40% (E)** Direct the DCLA program by monitoring and supervising DCLA licensees to protect Californians from illegal and unscrupulous debt collection practices, including supervising and assessing current licensees, licensing new entities, and referring market actors to enforcement as needed such as by enforcing prohibitions on unfair, deceptive, and abusive acts or practices. Assist the CFPD in developing strategies for consumer outreach and education to the vulnerable consumer population such as new Californians, military service members, students, and seniors. Provide guidance to executive management, and the Legal and Enforcement divisions on new policies and regulations required for supervising debt collectors.
- 20% (E)** Oversee the development of new policies for finding, licensing and supervision/monitoring of currently unlicensed debt collectors and assuring that regulatory oversight keeps abreast with the evolving financial marketplace; provide perspective on industry dynamics for greater protection to consumers.
- 20% (E)** Plan, organize, advise, and provide report findings, and recommendations to DFPI executive and management staff, and other stakeholders concerning implementation of DCLA and California Consumer Financial Protection Law (CCFPL) regarding the debt collection industry. Consult with executive team to formulate, develop, evaluate all department policies related to the monitoring, enforcement, and resulting actions of debt collectors; initiate and develop programs and concepts and lend expertise to studies designed to increase efficiency and measure performance of the DCLA program functions; participates in setting goals and objective of the Department. Handle delicate

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and important matters regarding personnel and policy; provide recommendations to executive management for final decisions.

**15% (E)** Manage the DCLA program to administer strategies the department has implemented for additional oversight, public education, market monitoring, and research over financial products and services offered in state. Strategize and provide directives for DCLA functions, in coordination with the Senior Deputy Commissioner for the CFPD's other functions under CCFPL.

**5% (M)** Perform other related duties as required

**B. Supervision Received**

Receives general direction from the Senior Deputy Commissioner.

**C. Supervision Exercised**

Supervisory responsibility for four Financial Institutions Manager (FIMs) overseeing licensing and one FIM overseeing examination of debt collectors, and approximately 20 examiners through subordinate staff.

**D. Administrative Responsibility**

Ensure proper administration of DCLA program through subordinate managers.

**E. Personal Contacts**

The C.E.A has daily contact with other governmental regulatory agencies, directors, and principal officers of financial service providers, public interest groups and individuals.

**F. Actions and Consequences**

The C.E.A will have a direct bearing on the success, integrity and legality of DCLA and CCFPL implementation as it pertains to the debt collection industry. It is imperative that the individual who leads this new program has the skills, knowledge, ability, standing, and gravity to collaborate and persuade top decision makers in industry, government, and within DFPI.

The information and data gained from the DCLA program is likely to be in high demand from the Legislature and external stakeholders. Debt collectors represent a large segment of the consumer credit industry, and are the subject to frequent consumer complaints.

**G. Functional Requirements**

The incumbent works 40 hours per week in an office setting, with artificial light and temperature control.

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Frequently:

- Sitting at a desk, in a chair, and in front of a computer screen.
- Moving/walking about the office and standing or sitting during in meetings.
- Using a mobile phone, multi-line telephone console or a cordless telephone with headset.
- Utilizing MS Teams to connect with HRO and DFPI staff.
- Bend (neck and waist), squat, kneel, and twist (neck and waist).
- Perform repetitive hand motion, simple grasping, fine manipulation, pushing and pulling with right and left hands.

Occasionally:

- Reaching (above and below shoulder level).
- Traveling via private or public transportation (i.e., driving automobile, airplane, etc.) including overnight travel inside California may be required.
- Lifting and carrying up to 20 pounds.

**H. Other Information**

Knowledge of: Licensing and examination protocols.

Skill in: Management and development of trainings and protocols to ensure division wide subject matter expertise in DCLA and CCFPL.

Ability to: Collaborate across divisions, particularly Legal and Enforcement, to ensure consistent interpretation and implementation of DCLA and CCFPL, and persuade top decision makers within DFPI regarding new policies. Consult with industry, government and community stakeholders and provide executive level oversight, direction, and leadership of a large division.

**CONFLICT OF INTEREST**

This position is subject to Title 10, § 250.30 of the California Code of Regulations, the Department of Financial Protection and Innovation’s Conflict of Interest Regulations, the

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incumbent is required to submit a Statements of Economic Interests (Form 700) within 30 days of assuming office, annually by April 1st and within 30 days of leaving office.

**FINGERPRINTING**

Title 11, section 703 (d) of the California Code of Regulations requires criminal record checks of all personnel who have access to Criminal Offender Record Information (CORI). Pursuant to this requirement, applicants for this position will be required to submit fingerprints to the Department of Justice and be cleared before hiring. In accordance with DFPI's (CORI) procedures, clearance shall be maintained while employed in a CORI-designated position. Additionally, the position routinely works with sensitive and confidential issues and/or materials and is expected to maintain the privacy and confidentiality of documents and topics pertaining to individuals or to sensitive program matters at all times.

**I have read and understand the duties listed above and I can perform these duties with or without reasonable accommodation.** (If you believe reasonable accommodation is necessary, discuss your concerns with the hiring supervisor. If unsure of a need for reasonable accommodation, inform the hiring supervisor, who will discuss your concerns with the Health & Safety analyst.)

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Employee Signature

Date

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Employee's Printed Name, Classification

**I have discussed the duties of this position with and have provided a copy of this duty statement to the employee named above.**

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Supervisor Signature

Date

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Supervisor's Printed Name, Classification