

**VERABANK  
JOB DESCRIPTION**

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**JOB TITLE:** Card Fraud Expert

**DEPARTMENT:** Card and Payments

**INCUMBENT:** \_\_\_\_\_

**SUPERVISOR:** Card and Payment Services Manager

**FLSA STATUS:** Non-Exempt

**DATE:** April 28, 2021

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**JOB PURPOSE**

Responsible for applying Reg E and Mastercard rules daily related to the Bank's debit card fraud prevention and detection program to minimize loss to the Bank and its customers.

**DUTIES AND RESPONSIBILITIES**

1. Monitors fraud prevention applications on a daily basis to identify suspicious transactions and communicates findings to supervisor.
2. Applies training to complete appropriate Reg E forms for customers.
3. Makes recommendations to supervisor on how to limit or identify liability for future potential losses when a fraud trend is recognized.
4. Monitors and reports status of identified fraud cases to supervisor.
5. Maintains confidentiality and discusses fraud findings on a need to know basis.
6. Effectively applies Mastercard Chargeback Rules and Guidelines.

**CONTACTS**

Daily contact with supervisor, customers, and bank personnel.

**SPECIFIC REQUIREMENTS**

1. Minimum of 1 year of experience in banking.
2. Exceptional listening and analytical skills.
3. Knowledge of financial products and services.
4. Knowledge of banking rules and regulations.
5. Excellent oral, written and interpersonal communication skills.
6. Excellent customer service skills.

**PREFERRED REQUIREMENTS**

1. Spanish speaking
2. Familiarity with the bank’s core system.
3. Excellent time management skills.
4. Knowledge of personal computer and related word processing and spreadsheet software.
5. Detail oriented.
6. Knowledge of various banking departments.

**PHYSICAL REQUIREMENTS**

Office setting with moderately varied desk-oriented activity, with fatigue being relieved by opportunities to stand and move around in a comfortable environment. Position requires repetitive wrist movement and good vision for accessing and viewing computer screens.

**NOTICE**

1. This job description in no way states or implies that these are the only tasks to be performed by the incumbent occupying this position. The incumbent will be required to follow any other instructions and to perform any other job-related duties.
2. Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the incumbent will possess the abilities and aptitudes to perform each task proficiently.
3. Ability means to possess and apply both knowledge and skill.
4. This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
5. This job description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
6. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
7. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
8. This position description does not create an employment contract, implied or otherwise, other than an “at will” employment relationship.

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Employee

Department/Division Manager

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Date

Date