

VERABANK
JOB DESCRIPTION

JOB TITLE:

Merchant Services Support Specialist

DEPARTMENT: **Treasury Management**

INCUMBENT:

SUPERVISOR: **Merchant Services Program Manager**

FLSA STATUS: **Exempt**

DATE: **January 16th 2026**

JOB PURPOSE

The Merchant Services Support Specialist provides critical operational, analytical, and customer-facing support to the Merchant Services and Payments sales teams. This role ensures merchants, sales partners, and internal stakeholders receive timely, accurate, and high-quality assistance throughout the onboarding, implementation, and ongoing account maintenance. The Specialist serves as a subject-matter resource for payment processing products, underwriting requirements, Level 1 technical and software support and operational procedures, helping drive portfolio growth and deliver an exceptional merchant experience.

DUTIES AND RESPONSIBILITIES

Customer Support & Issue Resolution

- Provide Level 1 technical and software support for merchant-facing payment solutions, including terminals, gateways, POS systems, and reporting tools.
- Troubleshoot basic transaction, login, connectivity, and software issues; resolve where possible and escalate complex issues appropriately.
- Support merchants and bankers with basic software navigation, equipment setup questions, and user access requests.
- Respond to merchant and sales team inquiries related to account setup, billing questions, deposit reconciliation, equipment, gateways, chargebacks, or reporting tools.
- Research and resolve escalations by collaborating with internal and external support, risk, and operations teams.
- Maintain strong understanding of payment network rules, compliance requirements, and industry standards.

Operational & Portfolio Support

- Assist with portfolio reporting, data cleanup, account audits, and reconciliation of pricing or fee discrepancies.
- Support retention efforts by identifying at-risk merchants, analyzing performance trends, and recommending proactive outreach.
- Contribute to process improvement initiatives to streamline onboarding, documentation, and sales workflows.
- Maintain up-to-date knowledge of payment industry trends, EMV regulations, PCI compliance, and technology advancements.

Sales Support & Enablement

- Prepare competitive merchant proposals, cost-comparisons and rate reviews for sales partners as needed.
- Participate in outbound prospecting efforts, including pre-call research, merchant data analysis, and packaging of value-based proposals.
- Track sales pipeline activities, maintain CRM accuracy, and support reporting needs.

Merchant Onboarding & Implementation

- Assist in end-to-end onboarding, including application preparation, required documentation collection, and submission to underwriting.
- Coordinate with underwriting, risk, operations, and technical teams to ensure timely application processing and smooth merchant setup.
- Monitor onboarding progress through activation and ensure the merchant is fully supported during their first 30–90 days.

All Other Duties Assigned

CONTACTS

Daily contact with existing and potential merchant customers. Frequent contact with the Merchant team members, branch partners, business banking officers, supervisor, and other bank employees. Frequent contact with program vendors and service providers. Occasional contact with regulators and auditors.

SPECIFIC REQUIREMENTS

- 2+ years of experience in merchant services, payment processing, financial services, or related sales support function.
- Strong understanding of payment processing solutions (e.g., card-present, e-commerce, gateways, terminals, POS systems).
- Experience working with CRM systems and merchant onboarding/processing platforms.
- Excellent communication skills, both written and verbal.
- Strong analytical skills with ability to interpret pricing models, statements, and processing data.
- Exceptional attention to detail and ability to manage multiple deliverables with tight deadlines.

PREFERRED REQUIREMENTS

- Experience supporting sales teams in a bank, ISO, fintech, or acquiring environment.
- Knowledge of interchange optimization, surcharging rules, and pricing structures (e.g., interchange-plus, flat-rate).
- Familiarity with merchant underwriting and risk principles.
- Intermediate skills in Excel.
- Bilingual

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. **Frequent motor vehicle travel required.** Occasional lifting and carrying of equipment and materials weighing up to 25 pounds.

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.