

Job Title: Deposit Operations Dispute Specialist	FLSA Status: Non Exempt
Reports To: VP/Operations Manager	Revised Date: 06/16/2022

Position Purpose:

Manage and serves as the primary Deposit Operations contact for debit card, ACH (Automated Clearing House), and check disputes, various types of account claims, and electronic banking suspicious activity. Performs moderate risk analysis of account and transaction data to prevent losses for our customer and the bank.

Job Duties and Responsibilities:

- Processing, researching, and resolving cardholder disputes while ensuring that all chargebacks are processed accurately, timely and compliant under Regulation E.
- Take appropriate steps to investigate the debit card disputes, includes having phone conversations with the customers and contacting merchants for additional information or receipts of transactions when needed.
- Daily monitoring and analysis of debit card fraud alerts; including but not limited to calling customers for transaction verifications, closing and ordering new debit cards, and starting a dispute if needed.
- Complete all ACH disputes that are reported by customers and submitted for processing
- Responsible for processing all check disputes related to forgery, altered, or counterfeit. This requires communication with Federal Reserve or the Originating Deposit Financial Institution (ODFI) to complete the claim.
- Stay in communication with customers on the status of their fraud case.
- Maintain accurate, organized, and proper documentation with dispute files. Make independent decisions for appropriate action to be taken within regulatory, bank, and procedural guidelines.
- Communicate and escalate issues as appropriate to management
- Review and analyze eBanking activity
- Maintains advanced knowledge with Mastercard Rules, NACHA, Regulation E, and other regulations that apply to the position. Adheres to the Bank's policies and procedures.
- Meet personal SMART Goals
- Complete annual training as required.
- Participate in bank/community activities.
- Other duties as assigned.

Skills and Abilities Required:

- High level of professionalism.
- Interpersonal/service-oriented skills and aptitude.
- Ability to build professional relationships with coworkers and customers.
- High integrity and outstanding work ethic; ability to maintain confidentiality is a requirement.
- Ability to make timely, accurate and quality decisions.



- Excellent written and oral communication skills as well as the ability to read and understand policies and procedures.
- Strong attention to detail
- Strong computer skills: ability to work efficiently within multiple systems at the same time which include internal/external applications and the Microsoft Office Suite.
- Proactive; desire to identify opportunities rather than react to problems.
- Ability to respond in a fast paced, fluid environment while maintaining a service-oriented mindset and excellent organizational skills.
- Strong sense of initiative; self-motivated.

Experience and Education Requirements:

- Minimum of two (2) years with Fraud prevention or similar, preferably within a bank.
- High School Diploma, or equivalent.

Physical Requirements:

- Typically requires sitting for extended periods of time with intermittent stooping, bending, and walking.
- May occasionally lift up to 25 pounds which may include the need for independent mobility to: bend, reach, or kneel.
- Visual and auditory skills are required.

Performance Standards:

- Accuracy: Precision of work performed.
- Responsiveness: Timeliness of work completed.
- Relationships: Ability to work well and build relationships with other employees and customers.
- Guidance: Job knowledge and cross selling products to customers.

Firststar Bank is proud to be an Equal Opportunity Employer: EEO/M/F/Disabled/Vets

Acknowledgement:

I have read this job description and fully understand the requirements set forth. I understand that this is to be used as a guide and that I will be responsible for performing other duties as assigned. I further understand that this job description does not constitute an employment contract with Firststar Bank.

Employee Name: _____

Signature: _____

Date: _____