

Job Title	Credit Card Fraud Specialist
Short Description	Help members with fraud on their VISA credit card accounts and follow-up with on-going claims.
Full Description	<p>Position Description</p> <p>Department: Fraud Department Reports to: Fraud Manager or Supervisor Supervises: None Skill Levels: Grade 8</p> <p>Position Purpose</p> <p>The primary purpose of this position is to assist Associated Credit Union in living out its Mission: To offer members financial products or services that fulfill their needs, exceed the member's expectations, and create relationships that inspire the member's trust.</p> <p>Specific responsibilities include working telephone and written inquiries from members concerning fraud on their Visa credit card accounts and follow-up on on-going claims as information is provided from various fraud platforms in use by the department. Purpose is to obtain efficient resolution of the fraud claim or case being worked. Required to stay within fraud policy and goal guidelines as establish by Credit Union management. Work with the Manager/ Supervisor in carrying out duties with the credit card platform and other essential department functions.</p> <p>Essential Functions & Core Duties</p> <ol style="list-style-type: none">1) Process fraud reported by the Contact Center, Card Services Department, branches and members walking into the main office lobby. <p>Types of fraud include:</p> <ol style="list-style-type: none">a) Visa credit card-based transactions.b) Visa credit card- cash advance transactions. <ol style="list-style-type: none">2) Responsible for reviewing and evaluating daily reports from FIS or other credit card platform for fraudulent activity.3) Maintains a fraud file for accounts which have reported fraudulent activity and makes sure all docs have been received from the member for processing the fraud claim.4) Maintains a excel loss log and review cases with the Fraud Manager/ Supervisor at month end.5) Responsible for transferring all fraudulent activity back to the old account and credits the new account in good faith. Reports all fraudulent activity to VISA Fraud.6) Responsible for processing chargebacks for the fraudulent transactions, when applicable.7) Responsible for notifying FIS or other Credit Card platform to have a rule put in place when multiple transactions of fraudulent activity is recognized.

8) Responsible for reviewing and working with other fraud department specialist on CAMS Alerts received from VISA and in identifying the credit card accounts on the alerts; then running a Compromised Card Run to reissue compromised credit card when necessary.

9) Responsible for reviewing the GL at month end with the Fraud Manager or Supervisor; making any adjusting entries to clear the GL once approval is received from the Fraud Manager/ Supervisor.

10) Produce reports based on fraudulent activity and current fraud trends using the Episys system and third-party software, such as fraud platforms like Visa Risk Manager.

11) Responsible for completing the monthly CUNA Premium Report at month end through their portal.

12) Responsible for updating the VISA Fraud Tracking Report monthly and annually.

13) Communicates with the Fraud Department Manager/ Supervisor and the member regarding the status of each fraud claim.

14) Responsible for reporting each fraud claim to Visa; and for filing claims with CUNA at month end.

15) Perform other duties as assigned.

Collaboration

- With the Department Manager/ Supervisor on establishing and carrying out measurable goals for the department.
- Coordinate collaboration under the Department Manager/ Supervisor's guidance, with Card Services, the Contact Center and Retail Services on fraud issues, investigations and determent of possible fraud.

Critical Thinking

- Follow-through and stay current in situations involving credit card /debit card rules, assist in reviewing the daily Ques of card activity as needed and follow through on compromise card runs.

Money Management

- Ensure that G/L loss accounts are being reconciled monthly to the loss log being worked by department personnel.

Qualifications

Education: High school graduate or GED.

Experience: One year to three years of similar or related experience.

Core Competencies:

- Require employee to attend the Credit Union's Member Experience Training as deemed required by the Department Manager/ Supervisor.

Performance Metrics

- Assist Manager/ Supervisor and team in providing information on monthly fraud losses for each category of loss and provide log listing of accounts where losses were taken. Also assist in providing information for a listing of accounts where fraud transactions were denied.
- Help address Compromise Card situations as quickly as possible.

This job description is not intended to provide an all-inclusive listing of related job activities. Management may request the incumbent to perform other related activities in place of or in addition to those representative activities noted in this job description.

Help

Education	high school
Additional Comments	
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