



## POSITION DESCRIPTION

**TITLE:** Debit Card Disputes Manager

**CATEGORY:** Full-Time

**FLSA:** Exempt

**LOCATION:** Missouri or Kansas

**DEPARTMENT:** Risk Management

**REPORTS TO:** VP, Fraud Department Manager

**SHIFT:** Monday through Friday 8:00 - 5:00

**DATE:** June 17, 2025

### SUMMARY

The Debit Card Disputes Manager is responsible for overseeing the end-to-end process of investigating and resolving consumer disputes related to unauthorized electronic fund transfers under Regulation E (Reg E). This position ensures compliance with federal regulations, internal policies, and industry standards while leading a team of dispute and fraud staff. The manager will also work collaboratively with internal departments, card networks (Visa, Mastercard), processors, and regulatory bodies to mitigate fraud, reduce financial losses, and enhance customer experience.

### ESSENTIAL DUTIES

- Supervise a team of dispute resolution staff, offering support and oversight, as well as ensure training is conducted to ensure the program's compliance and success.
- Foster a culture of compliance, accuracy, accountability, and continuous improvement.
- Lead and manage the Reg E disputes process in accordance with Regulation E, NACHA, Visa/Mastercard rules, federal regulations, and bank policies.
- Monitor and ensure timely resolution of all disputes and claims within regulatory timeframes (e.g., provisional credits, final determinations).
- Review and approve findings, documentation, and resolutions for complex or escalated cases.
- Maintain a comprehensive understanding of evolving Reg E requirements and card network rules.
- Ensure accurate reporting and documentation of all disputes for audit, legal, and compliance purposes.
- Conduct maintenance, research and analyze transactions within the fraud management system, and assist in resolving problems within established authority level.
- Utilize fraud detection/prevention tools to review and detect unusual or abnormal activity and patterns.
- Adhere to all bank policies, procedures, regulatory guidelines and other applicable laws.
- Maintain the confidentiality and security of customer information and account details, as well as maintain professionalism with customers during difficult situations.



- Analyze dispute trends, fraud patterns, and chargeback data to identify risk exposures and recommend corrective actions.
- Collaborate with fraud prevention, compliance, and risk management teams to minimize financial losses.
- Evaluate and monitor various fraud related issues that pertain to account activity.
- Generate and present regular reporting on dispute volumes, resolution timelines, recovery rates, and performance metrics.

## SECONDARY DUTIES

The Debit Card Disputes Manager performs duties specific to the position and other functions as assigned.

## RESPONSIBILITIES

- Ensure compliance with all bank policies and procedures, as well as all applicable state and federal banking regulations.
- Treat people with respect, keep commitments, inspire the trust of others, work ethically and with integrity, uphold the bank's values, and accept responsibility for one's own actions.
- Demonstrate knowledge of and adherence to EEO policy, show respect and sensitivity for cultural differences, educate others on the value of diversity, promote a working environment free of harassment of any type, and value a diverse workforce.
- Follow policies and procedures, complete tasks accurately and on time, support the bank's goals and values, and benefit the bank through outside activities.
- Perform the position safely, without endangering the health or safety of yourself or others, and report potentially unsafe conditions to management. Comply with occupational safety and health standards and all rules, regulations, and orders issued pursuant to the OSHA Act of 1970 that are applicable to one's position at the bank.
- Possess and maintain a current driver's license and a vehicle with appropriate insurance coverage. Both are required to drive while performing assigned duties and responsibilities.
- Possess and maintain adequate skills in computer operation, including email, word processing, spreadsheet, and specialty software programs.
- Possess and maintain adequate typing skills to meet the needs of the position.
- Possess and maintain adequate math skills to meet the needs of the position. This may include the ability to count currency and coin, calculate interest, balance accounts, add, subtract, multiply, and locate routine mathematical errors.
- Practice effective and efficient organizational and time management skills.
- Be able to work with general supervision while performing duties.
- Use effective oral, written, and interpersonal communication skills. This includes the ability to apply common sense when carrying out instructions, interpreting documents, understanding procedures, writing reports and correspondence, and speaking clearly to customers and employees.
- Be able to deal with routine problems involving multiple facets and variables in standardized situations.

## **SUPERVISOR RESPONSIBILITY**

The Debit Card Disputes Manager is responsible for the supervision of debit card disputes team and carries out supervisory responsibilities in accordance with the bank's policies and applicable laws, ensuring adherence to EEO guidelines.

## **ENVIRONMENT, PHYSICAL & MENTAL DEMANDS**

The environment for this position is primarily a non-confined office-type setting in which employees are free to move about at will. This environment may include some minor annoyances, such as noise, odors, drafts, temperatures, etc.

Physical demands include writing, typing, speaking, listening, lifting (up to 25 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception, and adjusted focus), sitting, walking, standing, squatting, kneeling, and reaching.

Mental demands include analytical reasoning, reading and understanding documents or instruments, performing detailed work, following directions, problem solving, providing effective customer or employee communication, performing accurate math calculations, understanding language, engaging in effective verbal and written communication, enduring stress, conducting multiple concurrent tasks, and withstanding constant interruptions.

Physical and mental demands also include correct usage of the following equipment: telephones, cellular phones, copy and fax machines, adding machines or calculators, encoders, money counters, credit card terminals, postage machines, cash recyclers, vaults, computers, and related printers.

Work environment characteristics, physical demands, and mental demands are representative of those an employee encounters while performing the essential functions of this job and represent the knowledge, skill, and/or ability required to perform the job in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions of the job.

## **QUALIFICATIONS**

These qualifications are general guidelines normally considered essential to the satisfactory performance of this position. The specifications listed below are representative of the knowledge, skill, and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviations from these qualifications.

- Bachelor's degree in Business, Finance, Criminal Justice or a related field preferred.
- 3-5 years of experience in banking, card services operations, or fraud mitigation and 1-2 years of supervisory or management experience preferred.
- In-depth understanding of Regulation E (Electronic Fund Transfer Act) and other applicable laws.
- Strong working knowledge of card network rules (Visa/Mastercard), ACH/NACHA dispute handling, and fraud mitigation.
- Exceptional analytical and investigative skills with attention to detail.
- High level of integrity, discretion, and sound judgment in handling confidential information.

- Proficient with core banking systems, case management tools, and dispute/fraud platforms.
- Excellent communication, organizational, and leadership skills.
- Ability to work in a fast-paced environment while maintaining accuracy and professionalism.
- Ability to work additional or non-standard hours as needed to meet deadlines or respond to other situations requiring extended availability.

**Management reserves the right to change this position description at any time according to business needs.**

