

At Pioneer Valley Credit Union, we create an environment where open communication and mutual respect are valued. As we continue to advance in introducing new technologies to our members to satisfy their financial needs and offer the modern conveniences for today's discerning consumer; we continue to embrace the warm interaction for which credit unions are founded. Our employees are committed to a strong set of values and member service philosophy, dating back to the opening of our doors in 1923.

Our competitive and generous benefits include paid vacation and sick leave, medical, vision and dental benefits, short-term and long-term disability coverage, company paid life insurance, 401K with match, paid holidays and a family-friendly environment. Our total compensation and total benefits are highly competitive within the industry.

We strive to add value to our member's lives by providing them with fast, easy and convenient service. *The Credit Union Philosophy of "People Helping People" is and will always be our main priority.*

Pioneer Valley Credit Union is an Equal Opportunity Employer. We are committed to building an inclusive and diverse workforce.

---

Job Title: **Payment Operations Specialist (FRAUD/CHARGEBACK)**

Job Status: **Full Time – Non-Exempt**

Reports To: **VP of Digital Services and Strategy**

The primary function of the **Payment Operations Specialist (FRAUD/CHARGEBACK)** is responsible for processing and tracking debit card disputes and other related assigned tasks, processes all categories of disputes, re-presentments and compliance issues in accordance with MasterCard Operating Regulations and Reg. E Compliance, Acts as a dispute subject matter expert. Independently analyze, research, and support cases/claims/inquiries escalated by internal departments to resolve electronic payment cases/claims/inquiries and escalations in a timely manner. Maintain extensive and expert knowledge of the policy, operating rules, and regulations of payments channel in order to lead/support periodic reviews of operational procedures for changes, streamline processes, and compliment payments channel. Strong interpersonal and communication skills and attention to detail.

Knowledge, Skills, and Abilities for the Payment Operations Specialist  
FRAUD/CHARGEBACK responsibilities include but are not limited to:

- Responsible for processing and tracking debit card disputes and other related assigned tasks
- Process all categories of disputes, re-presentments and compliance issues in accordance with MasterCard Operating Regulations and Reg. E Compliance
- Acts as a dispute subject matter expert
- Maintain knowledge of latest card industry changes and dispute best practices
- Process and track all debit card, ATM and P2P disputes within the REG E guidelines
- Documents, monitors, and reports on fraud related cases, recoveries, and losses
- Investigate and determine the provisioning of credit
- Notify customer/member if there is a discrepancy with the dispute and/or additional information is required
- Track and send final credit/debit letter

- Make daily general ledger entries, reconcile and balance reports
- Follow steps to block debit cards that have fraudulent transactions
- Assist with Monitoring and approval of ATM and Mobile Deposit Capture items
- Assist with ATM Disputes
- Serve as a backup for ATM maintenance and management
- Process incoming and outgoing domestic and international wires; ensures proper security processes are followed and validates each request
- Process a variety of financial transactions to include expense re-imbursements and general ledger transactions at the request of collections, Accounting, HR and credit union staff
- Oversees and monitors department activities for compliance with established policies and procedures. Works closely with the management and operations department to ensure that all operation standards are met, and that issues are appropriately escalated and resolved in a timely manner.
- Ability to work independently to manage multiple priorities within established time frames.
- Strong work ethic and self-starter, and adapt to change within a fast-paced business environment.

### **Qualifications:**

- One year to three years of experience in fraud and chargeback disputes. Understanding of Regulation E and chargeback rules including related services is highly desired
- A high school education or GED
- Decision making requires analytical ability, judgement, and ingenuity and discretion
- Friendly and professional. Excellent communication skills; sound judgment, attention to detail and ability to write.
- Work as a team member to achieve department goals, credit union goals, commitment to service and to assist credit union employees/departments.

Please send resumes to [HumanResources@pvcu.org](mailto:HumanResources@pvcu.org)