



JOB DESCRIPTION

Job Title:	Dispute Analyst
Reports to:	Dispute Operations Manager
FLSA Classification:	Non Exempt
Prepared Date:	February 2023
PTO Accrual Days:	20 days
Work Location:	Sioux Falls / Hybrid Remote
Work Schedule:	Monday through Friday 8 - 5

Summary:

The Dispute Analyst is responsible for completion of the resolution process for incoming dispute claims. The analyst will investigate and process all claims in a timely manner in accordance with cardholder disclosures, applicable federal, state regulations and network rules. They will be expected to communicate with customers during the resolution process and work with fraud on issues as needed. Analysts will ensure service standards are met, support department goals, and escalate trends in effort to control losses.

Essential Duties and Responsibilities:

- Assist cardholders with Dispute/Fraud Resolution while complying with Reg E guidelines and network rules.
- Ensure time sensitive processing of claims.
- Must be organized and have good time utilization skills.
- Intake, analyze and research to resolve dispute claims within required timeframes while ensuring compliance with applicable rules and regulations.
- Troubleshoot and communicate trends or patterns with internal and external contacts on case investigations.
- Strong verbal and written communication skills are necessary.
- Professionally communicate with clients, internal and external partners.
- Analytical and decision-making skills to research dispute claims and make accurate and appropriate decisions.
- Assist leadership in identifying and understanding, competitive threats, regulatory and legal compliance, operational procedure and policy and product/benefit maintenance and enhancements.
- Supports and embraces APS' vision, mission, and values.
- Actively participates in the APS' Performance Management System.





- Demonstrates personal commitment to excellence in operations, compliance and service delivery.
- Maintains complete confidentiality with all APS business.
- Perform other duties as assigned.
- Essential duties and responsibilities are subject to change as the needs of the business evolve.

Supervisory Responsibilities: No supervisor responsibility

Qualifications:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience:

- Knowledge of fintech services, payment solutions/processors and banking compliance
- 1-2 years experience working Disputes/Chargebacks claims and/or Fraud Operations
- Strong communication skills, written and verbal
- Ability to read and interpret procedure manuals, network rules, processor operating instructions.

Language Skills: Ability to effectively serve as a team member of APS and to effectively present information (verbally and in writing) to top management, clients, public groups, and/or boards of directors.

Physical Demands: The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to stand; walk; sit, handle, or feel; reach with hands and arms; and talk or hear. The employee must occasionally lift and/or move up to 10 pounds. Specific vision abilities required by this job include close vision, and ability to adjust focus.

Work Environment: The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.





Work Travel: NA

Employee Benefits: See Attached

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