



## Job Posting

<b>POSITION TITLE</b>	Loss Prevention Analyst
<b>DEPARTMENT / LOCATION</b>	Deposit Operations / Ops Center Round Rock (Palm Valley Blvd.)
<b>SALARY</b>	Commensurate with Experience
<b>FLSA STATUS</b>	Non-Exempt
<b>POSTING DATE</b>	03/06/2023

R Bank's foundation is our community, our customers, our employees, our shareholders and our bankers. We are a locally owned and operated business with a value proposition of developing a high touch relationship with our customers while providing high tech solutions to their financial needs. The technology that we employ allows us to provide a state of the art banking experience in a relaxed environment.

### GENERAL DESCRIPTION/PURPOSE:

As a Loss Prevention Analyst with R Bank, you will use several fraud mitigation tools to identify, intercept and investigate transactions that may be fraudulent. This role serves as a liaison between the Deposit Operations and BSA Departments within the bank. You will be responsible for processing fraud claims of all types and performing investigations with the goal of protecting our customers and our institution by working with internal and external partners so that any stolen funds may be recovered. Additionally, you will partner with key stakeholders regarding the overall management of the bank's ATM network.

### COMPANY GENERAL POLICY & PROCEDURE:

The requirements listed below are representative of the knowledge, skill, and/or ability required. To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The competence of the employee in performing his or her job duties will be demonstrated, maintained and improved on an ongoing basis.

The statements contained in this position description reflect the general duties considered necessary to describe the principal functions of the job as identified, and shall not be considered a detailed description of all the work requirements that may be inherent in the position.

### DUTIES AND RESPONSIBILITIES:

- Utilize bank applications to monitor, detect, and mitigate fraudulent activity in all areas of the organization including but not limited to:
  - Check Fraud

- ACH
- Wire
- Account Opening
- Online Banking
- Serve as the first point of contact to research early stage suspected fraudulent or suspicious activity
- Contact financial institution partners to capture funds involved in fraudulent transactions
- Process debit card/ACH fraud claims as submitted by banking center staff according to Regulation E to include:
  - Dispute intake
  - Provisional Credit
  - Communication to customers
  - Dispute resolution
- Review and work alerts as provided by the bank's BSA/AML application(s)
- Escalate fraud cases to Loss Prevention Manager or the BSA Officer when appropriate
- Provide analytical support and tracking of open fraud cases
- Maintain knowledge of current scams and participate in regional fraud groups
- Monitor the bank's ATM network operations and investigate network outages
- Provide ATM balancing support to banking centers
- Complete required BSA / AML training, adhere to BSA / AML requirements and R Bank policy
- Other duties as assigned

**REQUIRED KNOWLEDGE, SKILLS, AND ABILITIES:**

- High school graduate or equivalent. Preferred, but not required, two or four year college degree.
- Minimum of three years banking experience including a general knowledge of branch operations with at least one year of Operational experience
- Knowledge of Regulation E
- Experience with transaction analysis and/or monitoring preferred
- Flexible and adaptable; able to work under pressure and handle sensitive information in a confidential manner
- Excellent verbal and written communication skills
- Ability to organize and manage multiple priorities
- Ability to maintain composure under pressure
- Ability to work efficiently and accurately in an atmosphere of frequent interruption
- Ability to read, understand and carry out verbal and written instructions and to request clarification when needed
- Proficient in arithmetic, bank practices and procedures
- Must be team oriented and have the ability to work with other personnel collaboratively
- Ability to be self-motivated person with an outgoing and pleasant personality
- Excellent typing and work processing skills. Ten-key calculator, typewriter and keyboard

skills. Familiarity with bank software, word processing, database management and Internet based software programs

**PREFERRED KNOWLEDGE, SKILLS, AND ABILITIES:**

- Ability to speak Spanish

**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 talk or hear. The employee frequently is required to sit. The employee is occasionally required to stand; walk; use hands to handle or feel; reach with hands and arms; climb or balance; stoop, kneel, or crouch. The employee must frequently lift and/or move up to 45 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, depth perception, and ability to adjust focus.

**R Bank is subject to Executive Order 11246 and to the Vietnam Era Veterans' Readjustment Assistance Act of 1974 (VEVRAA). It is the policy of R Bank to provide equal employment opportunity to all qualified applicants for employment without regard to race, color, religion, national origin, sex, age, veteran status or disability.**