

ON RECRUTE!



Team member, Card Dispute

Date limite: 16 septembre 2025

NB: Ouvert aux candidats de nationalité Tchadienne



JOB TITLE

TEAM MEMBER, CARD DISPUTE

REPORTING LINE

TEAM LEAD, SETTLEMENT AND RECONCILIATION

CANDIDATE'S PROFILE

A detail-oriented and customer-focused professional with a solid understanding of card transaction processes and dispute resolution procedures. The ideal candidate has hands-on experience handling chargebacks and cardholder claims, settlement and reconciliation, and demonstrates strong analytical and investigative skills, and thrives in high-pressure environments where accuracy and timeliness are critical. He is committed to protecting both the organization and its customers from financial loss, ensuring compliance with card scheme regulations, and delivering a high standard of service throughout the dispute lifecycle.

JOB OBJECTIVE

To investigate, reconcile, process, and resolve card-related disputes in compliance with regulatory requirements and card scheme rules, ensuring timely resolution, zero financial loss, and excellent customer experience.

ROLES & RESPONSIBILITIES

- Download customer's complaints from the complaint portal.
- Review each transaction and raise chargeback for settled transactions on the respective processors dispute platforms.
- Monitor the claims logged for chargeback for feedback provided by the acquirers.
- Process refund for the accepted claims.
- Provide feedback for each compliant based on the resolution status (chargeback accepted or declined).

- Process refund for unsettled transactions based on report availed by reconciliation team.
- Revalidate claims still in dispute after chargeback raised is declined by the acquirer.
- Engage respective acquirers on a good faith basis for old claims where chargeback right is lost and for erroneous card transfers.
- Report unauthorised / fraudulent transaction complaint to forensic team
- Settled transactions that are not hoisted for chargeback and accepted claims not settled to the bank's position should be escalated to transaction processors for prompt resolution.

KEY SKILLS AND COMPETENCIES

- Good knowledge of card dispute and chargeback processes (Visa, Mastercard, or local schemes).
- Strong analytical and problem-solving skills.

- Excellent attention to detail and accuracy.
- Familiarity with banking systems, dispute management tools, and CRM platforms.
- Ability to handle sensitive customer issues professionally and empathetically.
- Strong communication skills (written and verbal).
- Time management and ability to prioritize tasks under pressure.

QUALIFICATIONS

- Bachelor's degree in Accounting, Banking, Finance, Business Administration, or a related field.
- Training or certification in card operations or dispute handling is a plus.

EXPERIENCE

- Minimum 2 - 4 years of experience in card operations, back office processing, or customer service, preferably in a financial institution or fintech.

- Prior experience in chargeback/dispute resolution is a strong advantage.

PERSONAL ATTRIBUTES

- Integrity and accountability.
- Customer-focused mindset.
- Being resilient and calm under pressure.
- Eager to learn and continuously improve.
- Team player with a proactive attitude.

HOW TO APLY?

Send your CV and cover letter by email to hcmubachad@ubagroup.com before **Tuesday, September 16, 2025.**