



**Job Title:** Cards & Payments Specialist

**Location:** Denver Metro

**Job Type:** Full-time, Exempt

**Overview:**

The Cards & Payments Representative is responsible for servicing the bank's card and payments products, including credit and debit cards and payables. Primary duties include the day to day servicing of the bank's debit and credit card portfolios, handling all aspects of card dispute processing, which includes claim dispositioning/resolution, corresponding with customers, determining dispute rights, and reporting disputes to vendors and internal stakeholders. This position is also responsible for monitoring card and payment systems' reports and performing necessary follow-up with customers and internal partners.

**Essential Job Functions:**

- Provide key support to internal associates and external customers on disputes and card & payments management questions.
- Investigate and respond to all card dispute claims and outstanding card & payments questions from customers, branch contacts and/or vendors within regulatory timeframes.
- Critically evaluate daily system reports to identify items requiring attention and take the correct course of action to minimize losses to the bank and/or the cardholder in a prompt manner.
- Complete dispute processing and chargebacks in an accurate and timely manner in accordance to bank, Visa and/or Mastercard, and Reg E and/or Reg Z process requirements.
- Resolve customer and branch concerns or issues related to general card & payments customer service while maintaining a high and consistent level of customer service.
- Collaborate with Treasury Management Sales and Implementations Officers for proper client onboarding of commercial credit card and/or payables customers, with duties including client training and proper account set up.
- Act as liaison with various internal departments and external vendor partners in manager's absence.
- Maintain current knowledge and follow all bank financial and security regulations and procedures.
- Embody, embrace, and demonstrate InBank's Core Values: Commitment, Innovation, Responsibility, Teamwork, Happiness, and Authenticity.
- Other duties as assigned.



### **Minimum Qualifications:**

- Bachelor's Degree or equivalent.
- 3+ years of banking and/or financial industry related experience.
- Proficient with Microsoft Office Suite Skills.
- Must be able to use fingers, hands, and wrists for repetitive tasks such as typing, using a mouse and operating a telephone.

### **Preferred Qualifications:**

- 2+ years of payment card industry experience.
- Basic understanding of Treasury Management and banking products (online/mobile banking, RDC, ACH, Wires, and Positive Pay).
- Strong analytical and critical reasoning abilities.
- Bilingual in English/Spanish is a plus

### **Compensation:**

The applicant who is selected for this position will be eligible for the following compensation and benefits:

- Targeted pay range based on experience for Colorado candidates: \$50,000 - \$60,000. This range is an estimate based on potential employee qualifications and other considerations permitted by law under the Colorado Equal Pay for Equal Work Act and Equal Pay Transparency Rules. This is a salaried position.
- Bonus Eligibility: Annual bonus based on Company Bonus Plan/Individual Performance and is at the Company Discretion at a rate of 10% of annual base salary.
- Benefits: Medical, Dental, Vision insurance. Disability insurance. Employee assistance program. Flexible spending account. Health savings account. Life insurance.
- Paid Time Off: Vacation and sick leave, as well as Bank Holidays.
- 401(k): Company match begins with the first contribution and follows the company vesting schedule.
- Other: access to career training and development opportunities, employee discounts.
- For more about InBank and our culture, visit us here: [Who We Are](#)

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InBank is an Equal Opportunity Employer committed to creating a diverse workforce. We support a work environment where colleagues are respected and given the opportunity to perform to their fullest potential. We consider all qualified applicants without regard to race, religion, color, sex, national origin, age, sexual orientation, gender identity, disability or veteran status, or any other characteristic protected by applicable federal, state, or local laws.