

Visit [Cowley-Works](https://www.cowley-works.com) for more Job Opportunities near you!



## Fraud Risk Analyst I

### Employer

RCB Bank  
126 S Summit St  
Arkansas City, KS 67005

### Position Information

**Title:** Fraud Risk Analyst I

**Reports to:** Fraud Manager

**Department:** Operations

**Employment Status:** Regular, Full-time or Part-time/Temporary, Full-time or Part-time

**FLSA Status:** Non-exempt

**Grade:** 4

RCB Bank has been a responsible employer since 1936, standing firm on moral and ethical principles as a bank and as an inclusive employer while fulfilling our commitment to excellence. Operating with values such as integrity, respect, sincerity, and honor, RCB Bank is an equal opportunity employer, striving to hire diverse employees who meet high standards of character, education, and occupational qualifications. RCB Bank is dedicated to building Relationships, contributing to our communities, and embracing our Boldness! With over 60 locations, RCB Bank offers a variety of excellent career opportunities in Oklahoma and Kansas. We offer full-time and part-time opportunities along with a comprehensive benefit package (eligibility requirements apply).

### **Position Summary:**

Responsible for day-to-day analysis and review of various types of fraud cases and transactions to ensure regulatory time frames are met with each case. Responsible for minimizing and preventing losses resulting from fraudulent monetary and non-monetary transactions. Duties include preparation of customer notifications and provisional credit postings as well as working with multiple fraud software and other Operational departments to ensure that any fraudulent item is caught and worked timely. Escalate cases to management based on risk and loss potential. Contact customers and/or branch personnel as required validating any outstanding issues or questions regarding fraud cases.

**Essential Functions:**

- Work all channels of fraud ensuring customer notification and provisional credit if applicable are completed within regulatory timelines. Review fraud cases from multiple fraud software looking for anomalies, fraudulent items or fraudulent patterns and notify appropriate department for resolution.
- Completing thorough and accurate documentation associated with actions taken, escalation of significant patterns to management based on risk severity and potential for customer impact.
- Interacting with various banking business line staff, information security and customer support groups.
- Performing various data entry functions as needed.
- Review multiple related transactions or accounts looking for common trends.
- Identify opportunities to take actions to reduce risk.
- Utilize appropriate methods and systems in order to manage accounts and control risk.
- Thorough understanding of high-risk behaviors.

**Education:**

- High school diploma or GED required.
- Knowledge of Regulation E and Red Flags desirable.

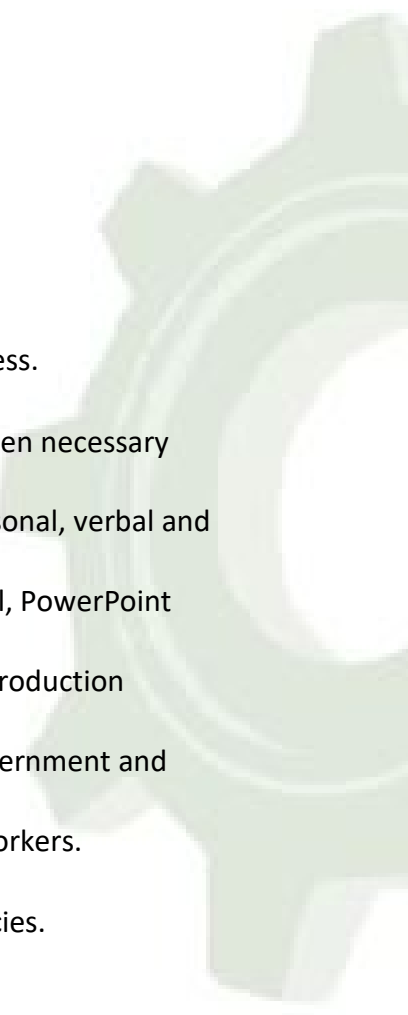
**Experience Required:**

- Minimum of one (1) to three (3) years Customer Service Experience.

**Experience Preferred:**

- Preferred one (1) year of banking or bookkeeping experience.

**Job-Specific Skills & Knowledge**

- In-depth understanding of Regulation E, Red Flags and the dispute process.
  - Knowledge of Visa Risk Manager desirable.
  - Ability to identify and resolve exceptions; escalating to management when necessary and to interpret data.
  - Well-developed analytical and problem-solving skills, excellent interpersonal, verbal and written communication skills.
  - Proficient in applicable computer systems such as Microsoft Word, Excel, PowerPoint and Outlook (Knowledge of Access is desirable).
  - Ability to work independently with general supervision in a fast-paced production environment.
  - Commitment to procedures, controls and ensuring compliance with government and bank policies.
  - Ability to communicate clearly and effectively with customers and co-workers.
  - Ability to manage multiple tasks/projects and deadlines simultaneously.
  - Possess a basic understanding of both regulatory and business unit policies.
- 

**Working Conditions:**

Individuals in this position must be able to perform essential functions and physical demands within these documented working conditions with or without reasonable accommodation:

This position is in an office environment within climate-controlled facility that can be high-traffic during peak services times. There is frequent use of the telephone, computer, and other office equipment associated with this position. Individuals in this position are typically seated at their personal desk for the majority of the day.

The individual responsible for this role must be able to perform job functions with general supervision and work effectively as a member of the team and independently. The individual must be capable of working harmoniously with diverse personalities of coworkers, staff, and customers. This position requires regular and reliable attendance and the ability to work varying hours.

**Application Instructions:**

To be considered for an interview - please complete an application on: [RCB Bank.com/Careers](https://www.rcb.com/careers) for a Job/ look for the position by title or location.

