



# 2007 Merchant Risk Council Compensation Survey Job Descriptions

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Data Effective: December 1, 2006



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Job Code	Job Title	Job Description
LE11SJ0002	Director of eCommerce Risk	Develops and administers eCommerce risk management programs and creates organization-wide risk mitigation strategies. Evaluates fraud risk associated with new and existing product offerings and new points-of-sale. Develops budgets and staffing plans for specified areas of responsibility. Typically requires a bachelor's degree in a related area and at least 7 years of experience in the field. Familiar with a variety of eCommerce risk management concepts, practices, and procedures. Relies on extensive experience and judgment to plan and accomplish goals. Performs a variety of complex tasks. Leads and directs the work of others. A wide degree of creativity and latitude is expected. Typically reports to senior management.
LE11SJ0003	Fraud Analysis/Chargeback Manager	Manages and oversees the daily operations of a group of fraud analysts/investigators and/or chargeback analysts, either directly or through subordinate supervisors. Develops and implements fraud/chargeback policies and procedures in order to achieve an overall acceptable fraud rate on CNP transactions. Manages analysis of transactional records and databases to determine fraud trends and assist in the development of risk mitigation strategies. Typically requires a bachelor's degree and at least 5 years of experience in the field or in a related area. Possesses expert understanding of fraud related data, model schematics, systems and tools. Relies on experience and judgment to plan and accomplish goals. Performs a variety of complex tasks. Leads and directs the work of others. A wide degree of creativity and latitude is expected.
LE11SJ0004	Fraud Analysis/Chargeback Supervisor	Directly supervises a team of fraud prevention analysts/investigators and/or chargeback analysts. Organizes and assigns the workload for the team and ensures that work is completed timely and accurately. Coordinates the training of the team members. Typically requires a bachelors degree and 3 years of experience in the field or in a related area. Familiar with a variety of fraud analysis concepts, practices, and procedures. Relies on experience and judgment to plan and accomplish goals. Performs a variety of complicated tasks. Leads and directs the work of others. A certain degree of creativity and latitude is expected.
LE11SJ0008	Sr. Fraud Prevention Analyst/Investigator	<p>Perfoms some or all of the following:</p> <ul style="list-style-type: none"> <li>● Reviews and investigates complex CNP orders to detect fraudulent transactions. Performs real time analysis of high-risk orders and reviews after-the-fact reports to identify unauthorized credit card use.</li> <li>● Analyzes transactional records and databases to determine fraud trends and adjusts scoring algorithms to prevent CNP fraud.</li> <li>● Cancels fraudulent transactions and serves as a point of contact between customers, credit card companies, and/or shipping carriers where necessary.</li> <li>● Mentors lower-level analysts and serves as a backup for Fraud Analysis/Investigations Supervisor.</li> </ul> <p>Typically require a bachelor's degree and 1-3 years of experience in the field or in a related area. Familiar with standard fraud prevention concepts, practices, and procedures. Relies on experience and judgment to plan and accomplish goals. Performs a variety of complicated tasks. May lead and direct the work of others. A certain degree of creativity and latitude is expected.</p>

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Job Code	Job Title	Job Description
LE11SJ0005	Fraud Prevention Analyst/Investigator	<p>Performs some or all of the following:</p> <ul style="list-style-type: none"> <li>● Reviews and investigates simple to moderately complex CNP orders to detect fraudulent transactions. Performs real time analysis of high-risk orders and reviews after-the-fact reports to identify unauthorized credit card use.</li> <li>● Assists in the analysis of transactional records and databases to determine fraud trends and adjustment of scoring algorithms to prevent CNP fraud.</li> <li>● Cancels fraudulent transactions and serves as a point of contact between customers, credit card companies, and/or shipping carriers where necessary.</li> </ul> <p>Typically requires a high school degree and 0 - 2 years of experience in the field or in a related area. Has knowledge of commonly-used fraud analysis concepts, practices, and procedures. Relies on instructions and pre-established guidelines to perform the functions of the job. Works under immediate supervision.</p>
LE11SJ0007	Sr. Chargeback Analyst	<p>Researches and resolves complex credit card chargebacks and disputes. Acts as a point of contact between customers, credit card companies, and/or shipping carriers in order to resolve disputes and reverse chargebacks. Analyzes chargeback data to identify fraud trends and prepares chargeback reports for management. Typically require a bachelor's degree and 1-3 years of experience in the field or in a related area. Familiar with standard chargeback concepts, practices, and procedures. Relies on experience and judgment to plan and accomplish goals. Performs a variety of complicated tasks. May lead and direct the work of others. A certain degree of creativity and latitude is expected.</p>
LE11SJ0001	Chargeback Analyst	<p>Researches and resolves simple to moderately complex credit card chargebacks and disputes. Acts as a point of contact between customers, credit card companies, and/or shipping carriers in order to resolve disputes and reverse chargebacks. Assists in the analysis of chargeback data to identify fraud trends and preparation of chargeback reports for management. Typically requires a high school degree and 0 - 2 years of experience in the field or in a related area. Has knowledge of commonly-used fraud analysis concepts, practices, and procedures. Relies on instructions and pre-established guidelines to perform the functions of the job. Works under immediate supervision.</p>
LE11SJ0006	Law Enforcement Liaison	<p>Liaisons with local, state and/or federal law enforcement agencies to recover stolen property and pursue legal remedies against fraud perpetrators. Ensures compliance with federal and state regulations and handles all contact with the appropriate agencies in accordance with legal requirements and company guidelines. May require bachelor's degree and 2-4 years of experience in fraud investigation or related area. Familiar with standard fraud prevention/law enforcement concepts, practices, and procedures. Relies on experience and judgment to plan and accomplish goals. A certain degree of creativity and latitude is expected.</p>