

Job Title : Authorizer

OVERALL PURPOSE:

- ◆ To approve or decline telephone requests from VISA merchants for sales transactions in excess of floor limits.
- ◆ To protect risk both Issuing and Acquiring.
- ◆ Providing Golden Services to customer 24h/7days.
- ◆ Getting highly inquiry call satisfaction from customers.
- ◆ Increasing strong points and reducing weak points of Team.
- ◆ Supporting branches related to the Processing of Card Status and Card Limit Change requests.

RESPONSIBILITIES:

- ◆ Handle Customer Inquiry and Complaint via ATM hotline.
- ◆ Approve or decline authorization requests based on established guidelines.
- ◆ For manual systems, maintain records of authorization giving, including account number, name of cardholder, card expiration date, and transaction amount, confirmation of cardholder's identity, merchant names, and type of merchandise purchased. For cash advances authorized, the name of the member or branch and the officer's name is recorded.
- ◆ Give authorization codes to merchants, branches, or other members if account is current and transaction will not bring balance higher than the established percentage over credit line permitted.
- ◆ Monitor and analyse cardholders and merchants transaction to avoid fraud.
- ◆ Handle enquiries/plastic maintenance and card activation.
- ◆ Review account history for payment record and actions since last statement date. Verifying employment and contacting other credit sources, if necessary, and calling merchant back to approve or decline transaction.
- ◆ Refer over credit line or questionable requests to Authorization Supervisor for further review and decision.
- ◆ Discuss reasons for declination of Authorizations with customer or branch and recommending corrective action to clear account status.
- ◆ Review telephone calls regarding lost, stolen, or destroyed cards and referring pertinent information to appropriate areas (i.e., Security Department, etc.) for action.
- ◆ Maintain the Bank's image of high standard of service to external and internal customers.
- ◆ Perform testing regarding to Debit & Credit cards processing with iCard system.
- ◆ Perform Testing ATM Transaction Debit and Credit card with VB ATM and Others Banks ATM.
- ◆ Review Shift Risk Management Report (Suspicious/Repeat Transaction/Fraud transaction/High amount usage) to minimize risk involved
- ◆ Prepare Daily Report for Management as he/she needed (Daily Transaction Report & Merchant Transaction Report, Change Card Limit Report.
- ◆ Daily check all Authorizer works before start operation (checking personal mail, card centre mail, Hot-line phone connection, all System Login, Camera and CCTV...)



- ◆ Handle Customer Inquiry with our new Product information such as Card Products, Mobile Banking, Internet Banking and Online Payment Tax.
- ◆ Handle with Visa/Master Cards Management such as Suspend Card, Activate Revoke Card and Activate Card which receiving internal mail request from branches or any sections.
- ◆ Handle with Visa/Master Cards Management related to Increasing Account Limit & Spending Limit which receiving request from customers after getting approved from Management.
- ◆ Perform any other duties assigned from time to time by Card Centre Manager.

QUALIFICATIONS REQUIREMENTS:

- ◆ Graduate University Degree related field
- ◆ Good command of written and verbal English and Khmer
- ◆ Conversational and report-writing English communication skills
- ◆ Excellent communication skills and time management
- ◆ Decision making/problem solving skills
- ◆ Good Computer user and ability to operate office machines
- ◆ Highly motivated, team player, initiative, quick-witted, Thoroughness, stress resistant, flexible, accurate and punctual.

Contact Info:

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