



Chargeback & Customer Service Analyst

Operations, change & delivery, Cambridge

Who we are and what's important to us

We offer simple solutions, for smart businesses

From instore and online card processing, to card issuing and ATM, we touch every part of what is arguably Fintech's most exciting investment spaces.

Operating pan-European – from the exciting investment hub of London to the talent-filled tech hubs of Cambridge and the Netherlands - we maximise payment acceptance for our customers through a combination of best-in-class technology, constant innovation, and in-house expertise.

We are independently owned and enjoy the backing of leading Fintech investor Pollen Street Capital.

With an impressive growth trajectory, we are constantly looking for the best and brightest industry talent to help support our ambitious goals.

In return for your dedication, innovation, and good company, Cashflows offers a competitive salary and benefits, along with extensive perks.

What's stopping you from joining a team that's writing the future of Fintech?

The values we live by

We're here for one reason. To give businesses everywhere a smooth payments experience so they can serve customers and thrive. At Cashflows, we put customers at the centre of everything we do. Without question.

We have a single-minded vision. And we act on it every day - with commitment and passion. We support each other and work as one determined and ambitious team. Our core values guide us to be at our best.

Our values are more than words on a page, we live and breathe them in everything that we do, we challenge each other and hold ourselves to account on how we're delivering them. Our core values are;

- **One focus.** We keep our customers at the heart of everything we do and it's essential that everyone at Cashflows has a customer mindset.
- **Trailblazing.** We aren't afraid to go in a different direction if it's the right direction. We are 5 steps ahead, we challenge this in each other all the time.
- **Wholehearted.** We have unparalleled passion, determination and urgency. We don't wait for things to happen. We make it happen.
- **All for one.** We are a group of people who mutually support each other to succeed.
- **Keep it simple.** We don't get distracted by adding layers of complexity. We work hard to make life easy.
- **Step up.** We believe in doing what we say we do. We always rise to the occasion.

It's essential to us that we bring on board new colleagues that demonstrate these values, and so if you like what you see so far, keep on reading!

The Job

As our **Chargeback & Customer Service Analyst** you'll be responsible for working through chargeback rules and processes for acquirers to make sure their cases are handled with excellent service. You'll be at the forefront of managing customer communications on behalf of Cashflows dealing with a wide variety of cases and queries.

You'll be part of our Operations, Change & Delivery team, reporting to the Customer Service Team Leader.

What you'll be doing

- Working chargeback rules and processes for acquirers on Visa and Mastercard and ideally Amex, to ensure cases are handled correctly and within time
- Taking ownership of own case-load
- Keeping customers updated on the progress of cases
- Resolving subscription cancellations and re-occurring charges
- Understanding and interpreting acquiring and issuing credit and fraud risk
- Reporting any risk/fraud concerns to the relevant team
- Provide best in class acquiring customer service support
- Deal with a wide variety of inbound and out-bound customer service calls and emails
- Perform administrative tasks, including customer account changes and updates
- Use internal payment systems and company CRM system to resolve queries and communicate outcomes to customers
- Resolve issues in a timely manner and escalate where appropriate
- Manage customer communication on behalf of Cashflows
- Build and maintain strong relationships with both customers and internal stakeholders
- Proactively solve problems and identify opportunities to improve customer experience

What you'll be experienced in

- Experience in Chargeback processing within Merchant Acquiring and/or Issuing (1-3 years preferable)
- Knowledge of MasterCard & Visa card scheme risk rules
- The ability to handle customer complaints and difficult situations in a patient, calm and effective way.
- Knowledge of customer service principles and practices
- A good knowledge of CRM systems
- Excellent communication skills
- Good numeric, oral and written language skills
- To be well-organised and thorough, even under pressure with knowledge of administrative procedures
- The ability to be flexible, decisive and quick-thinking
- Problem analysis and problem-solving skills
- Attention to detail and accuracy
- Data collection skills
- A polite, confident and friendly manner

The hours

This is a full time role, Monday – Friday 40 hours per week.

What you'll get

Our benefits and perks include;

- Performance based bonus
- 25 days holiday per year, plus a day off on your birthday and if you're moving house

- Private Medical Insurance
- 4x salary life assurance
- Income protection
- 6% employer pension contributions
- Health Cash Plan cover
- Free parking at our Cambridge office
- Bike to Work Scheme
- And discounts with a range of retailers
- Flexible working, we believe that it's important for us to work flexibly and so we're very supportive of working from home and in the office.

And finally, no promises but we have been known to throw a great staff party once or twice a year!

Our selection process steps

If you like the sound of this role, please click apply!

If we think from your application we'll be a good fit for one another we'll get in touch for a call. We'll talk to you about the role, why we enjoy working here so much and find out more about you.

From there, if we both think it's a good match we'll proceed with arranging interviews, they'll either be over the phone, via Microsoft Teams or in person. We'll let you know as soon as we've made a decision on whether we'd like to proceed things further with you.

If you have any questions, you're always welcome to reach out to our friendly HR team via recruitment@cashflows.com.

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