|  |  |
| --- | --- |
| **Role Profile** | |
| **Job Title:** | Risk Analyst |
| **Grade:** | TBC |
| **Function/Department:** | Risk & Payments |
| **Reporting To:** | Risk Manager (Woking) |
| **Location:** | Woking, UK |
|  | |
| **Role Purpose**  This role is responsible for monitoring account activity for new and existing customers, including counteracting payment fraud and promotion abuse, resolving verification and payment processing problems and ensuring activity is in accordance with rules and limits.  This role is also responsible for receiving, investigating, and actioning incoming fraud notifications via external parties. The analyst will manage and perform the process end-to-end as well as ensuring that any trends or learnings from handling are identified and escalated.  In addition, this role will support and handle escalations from Manila risk operations, the UK complaints team, and any additional facets of the business where a further, more senior, review is required.  **Key Responsibilities**   * Work to ensure that the business fraud cost is kept to an optimal level, whilst minimising the impact on genuine customers. * Identify, investigate, and document fraud/abuse trends and patterns via the daily manipulation of large data sets (excel). * Receive, investigate, and respond to incoming fraud notifications (Ethocas and Bank DPAs). * Review incoming UK chargebacks and provide risk assessment (1st vs 3rd party classifications), appealing decisions as appropriate. * Investigate and resolve account compromise claims. * Review customer verification documents to ensure validity. * Actively support the Manila risk operations (and other locations). * Investigate and resolve UK complaints for risk-based concerns. * Ensure the customisable fraud engine (Bverified) is efficient and kept relevant through daily checks. * Perform regulatory checks to ensure compliance. * Actively support all areas of the business with any ad hoc requests/projects. | |
| **Qualifications and Educational Requirements** | |
| * To Degree level or equivalent qualifications or experience as outlined below. | |
| **Specialist Skills and Experience Required** | |
| * Previous experience of fraud detection within the online environment. * Proven experience of investigative and analytical working practices. * Understanding of the chargeback and disputes processes. * Understanding of the CNP (Card not present) environment. * Must be detail orientated with good communication skills. * Ability to problem solve under pressure. * Proficient in MS Office - specifically Excel. | |
| **Financial and Other Scope Factors** | |
| Budget:  Number of Direct Reports: 0  Total Number of Employees: 0 | |
| |  |  |  |  | | --- | --- | --- | --- | | Reviewed By: | Name | Date: | Date | | Approved By: | Name | Date: | Date | | Last Updated By: | Name | Date: | Date | | |