

## JOB DESCRIPTION

<b>Job Title:</b>	Risk Analyst
<b>Department</b>	Underwriting, Risk & Compliance
<b>Reports To:</b>	Risk & Underwriting Manager
<b>FLSA Status:</b>	Exempt

**Position Summary:** The Risk Analyst job duties entail daily exception-based monitoring and review of incoming merchant account requests via our ticketing system. The requests are submitted by Merchants, Agent Offices and Bank Solutions. These duties ensure current and accurate merchant information is updated and assist in fraud and loss prevention. The department is fast paced, and the position requires great customer service, organization, and analytical skills. A strong understanding of Microsoft Excel is required as well as strong written and verbal communication.

**Essential Duties and Responsibilities** include the following. Other duties may be assigned.

- Ability to consistently work well with management and peers.
- Review various incoming account change requests submitted by the Merchant, Agent Offices and Bank Solutions
- Request and review legal documents for business/owner authentication.
- Request transaction and sales invoices for further research and verification
- Conduct merchant interviews for possible fraud.
- Monitor merchant processing activity for exceptions outside of approved parameters.
- Place, review and remove merchants as part of daily reviews on active hold pay, reserve or potential termination.
- Review and calculate total Merchant risk exposure.
- Account for, collect on and manage daily funding rejects.
- Conduct daily due diligence to mitigate and prevent losses.
- Generate and review MATCH Report for possible TMF match.
- Run processing statistics to monitor processing limits.
- Generate month-end management reports on overall health of portfolio.
- Assist in generating and uploading various daily, weekly, monthly, and quarterly reports to sponsor banks.
- Conduct various online searches to verify personal and/or business information.
- Review of bank statements and company financials to determine the financial condition of merchant businesses.
- Review of previous processing statements to evaluate prior processing history.
- Generate and review credit reports for credit worthiness and limitations.
- Identify and act upon suspicious processing activity.
- Produce and send correspondences on approval, denial, withdrawal and



- change in terms & conditions letters.
- Conduct periodic reviews on accounts considered restricted in nature and/or processing over \$200k monthly.
- Assist management with internal audits, bank audits and card brand audits are necessary.
- Effectively communicate with Merchants, Agent Offices and Bank Solutions via email and phone.

To perform the job successfully, an individual should demonstrate the following competencies:

**Customer Service** – Manages difficult or emotional customer situations; responds promptly to customer needs; solicits customer feedback to improve service; responds to requests for service and assistance; meets commitments.

**Problem Solving** – Identifies and resolves problems in a timely manner; gathers and analyzes information skillfully; develops alternative solutions; works well in group problem solving situations; uses reason even when dealing with emotional topics.

**Oral Communication** – Speaks clearly and persuasively in positive or negative situations; listens and gets clarification; responds well to questions; demonstrates group presentation skills; participates in meetings.

**Written Communication** – Writes clearly and informatively; edits work for spelling and grammar; presents numerical data effectively; able to read and interpret written information.

**Dependability** – Follows instructions, responds to management direction; takes responsibility for own actions; keeps commitments; commits to long hours of work when necessary to reach goals; completes task on time or notifies appropriate person with an alternative plan.

**Organizational Support**- Follows policies and procedures; completes administrative tasks correctly and on time; supports organization's goals and values.

**Qualifications:** To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**Education/Experience:** Bachelor's degree (B.A.) from four-year College or university; and two to three years related experience and/or training; or equivalent combination of education and experience.

**Language Ability:**

- Ability to read, analyze and interpret general business periodicals, professional journals, technical procedures, or governmental regulations.



- Ability to write reports, business correspondence, and procedure manuals.
- Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public.

**Math Ability:**

- Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals.
- Ability to compute rate, ratio, and percent and to draw and interpret bar graphs.

**Reasoning Ability:**

- Ability to apply common sense understanding to carry out detailed but uninvolved written or oral instructions.
- Ability to deal with problems involving a few concrete variables in standardized situations.

**Computer Skills:** To perform this job successfully, an individual should have knowledge of Word Processing, Spreadsheets, E-mail, Database Software and Contact Management.

**Supervisory Responsibilities:** This position does not have any supervisory responsibilities.

**Physical Demands:**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this Job, the employee is regularly required to sit; use hands to finger, handle or feel and talk or hear. The employee must occasionally lift and/or move up to 10 pounds. Specific vision abilities required by this job include close vision.

**Work Environment:**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.

The above job description is not intended to be an all-inclusive list of duties and standards of the position. Incumbents will follow any other instructions, and perform any other related duties, as assigned by their supervisor.

