

Risk Fraud Analyst

Position Description

The Risk Fraud Analyst is a high visibility and demanding role, responsible for helping Member Access Processing Clients identify and mitigate fraud. The Risk Fraud Analyst will be responsible for managing, developing and extracting insights from vast amounts of data, performing analysis of trends, finding key insights based on transactional information, constructing dashboards, which will address key strategic needs for Member Access Processing clients.

Role Responsibilities

- Utilize programming for fraud detection and intelligence activities across various tools and data elements which analyze and identify fraudulent activities and transactions across various channels and ensure proper mitigation efforts are taken on any significant intelligence leads related to those findings
- Analyze available datasets to identify trends and patterns, detect anomalies, and implement rule strategies to mitigate future fraud losses
- Transform data into actionable information for decision-makers to minimize cardholder and portfolio impact, including low false positive rates
- Conduct application cross channel analysis to detect and alert on multi-thread attacks
- Support fraud analytics data standards and offer recommendations for current and future needs
- Develop and deliver high quality actionable intelligence products based on all source data
- Demonstrate understanding of impact of Analytics solutions and data on Member Access Processing business operations and develop plans accordingly
- Facilitate communication between staff, management, vendor partners and advice regarding additional fraud analytics and reporting opportunities
- The ability to support early identification of common points of purchase through intelligence and compromised payment card reporting
- Perform client-specific analysis on portfolio data including proprietary information, such as customer demographics, activity, spend levels, behavioral scores, and financial information
- Utilize Visa's Data Manager data and analytic capabilities and industry expertise to develop, standardized and implement fraud rules on the behalf of Member Access Processing Member Clients
- Provide Quarterly Risk Focused Webinars to Member Access Processing Clients
- Provide On-Call Rule Consultation Support to Member Access Processing Clients
- Provide Monthly fraud performance review to Member Access Processing Clients

Role Requirements

Education

- Bachelor's Degree in Computer Science, Computer Engineering, Cybersecurity, or related discipline – or equivalent combination of education and experience.

Experience

- Working Lucene, Python, Tableau, Power BI and Elasticsearch/Kibana knowledge and Microsoft PowerPoint
- Analytical professional with minimum five (5) years of experience in Fraud or Risk areas

Knowledge, Skills, and Abilities

- Proficient understanding and knowledge of financial services industry, preferably credit unions and payments industry
- Proven ability to translate business/customer questions and problems into working hypotheses
- Ability to communicate effectively in both verbal and written formats and give presentations utilizing various audiovisual support aids; ability to communicate effectively with both technical and non-technical audiences
- Exceptional analytical skills
- Knowledge of transactions, system processing transactions and overall transaction processing
- Demonstrated self-starter with proven ability to execute work with minimal supervision
- Ability to exercise discretion and good judgment in making decisions
- Ability to travel as needed to successfully perform position responsibilities
- Ability to maintain confidentiality of materials handled
- Ability to be flexible and work under high pressure in a complex environment
- Design reports with meaningful trends and fraud stats