

Effective Date: October 2021
Position: **Senior** Portfolio & Risk Analyst
Company Name: Member Access Processing
Location: Kent, WA
Supervisor: Joyce Carter
Primary Career Focus: Client Portfolio Growth, Fraud, Consulting, Reporting
Secondary Focus: Relationship Management

Member Access Processing, LLC

Member Access Processing, LLC is a national reseller of Visa and Visa DPS global payments technology and solutions. Member Access Processing does not issue cards, extend credit, or set rates and fees for consumers. Our companies provide partner innovations that enable our clients to offer consumers choices: Pay now with debit, ahead of time with prepaid or later with credit products. From the world's major cities to remote areas without banks, people are increasingly relying on digital currency along with mobile technology to use their money anytime, make purchases online, transfer funds and access basic financial services. All of which makes their lives easier and helps grow economies.

Member Access Processing is supported by 35 talented employees, and the Visa and Visa DPS brand of more than 5,000 employees, all who continuously raise the bar with innovative solutions and products that deliver the convenience and security of digital currency to people throughout the world.

Position Description and Responsibilities

- The position will lead the Credit / Debit /Fraud/ ATM / Network analytics of Member Access Processing clients and serve as subject matter expert to their assigned account executives and cross-functional team members - Portfolio & Risk Analyst will operate as the Debit / Credit / ATM / Networks subject matter expert in a consultative role to key clients; provide insights and reporting on trends, growth strategies, continuously review landscape and recommend, develop and implement new and creative approaches and strategic recommendations to help drive profitable growth for both Member Access Processing and clients.
- The analyst will serve as the expert spanning all aspects of monitoring and analyses related to card issuance, penetration, activation, usage, network profitability, portfolio and fraud management and client campaign and marketing analysis. Analyst will lead various business analytics on Debit / Credit / Fraud /ATM / Network analysis, provide regular business performance monitoring and data-driven insights to senior management, clients and team members, and partner with and assist assigned teams with necessary analytics to support corporate and client portfolio management and profitability.
- The analyst will represent their client's interest and needs on internal initiatives - this requires a thorough understanding of the client's strategies/key initiatives, underlying business philosophy, financial results, and key players, as well as Member Access Processing's culture and approach for winning more business. The analyst will serve as key point of contact and liaison between sales, account executives, business partners, other cross-functional resources.
- Act as an advocate for Member Access Processing clients; proactively identify processing risks and overall optimization opportunities and solutions. SME on risk products providing client-facing reactive and proactive mitigation strategies that align with Visa risk tools and services.
- Identify and drive client adoption of best practices and available risk tools to deliver value-added risk services.

- Collaborate across Member Access Processing and client functional teams including marketing consulting, management, client services, product management, Visa, Visa DPS and others to develop and execute annual strategic plans and key initiatives.
- The analyst will work with clients in the ongoing evaluation, management, and development of Debit / Credit / Fraud/ ATM product line strategies, including new product platform launch; support sell-in and implementation of new product initiatives and capabilities.
- Work with large volumes of data; extract and manipulate large datasets using standard tools such as Hadoop Ecosystem, PySpark, SAS, Presto, SQL, etc.
- Support Request for Proposal (RFP) and new business development opportunities, and work with sales organization to prepare, present, negotiate and win deals for assigned product lines.
- Perform client-specific analysis on portfolio data including proprietary information, such as customer demographics, activity, spend levels, fraud, credit risk, profitability, and other financial information as needed
- Provide detailed Project Management support for building out portfolio growth campaign solutions for Currencē clients.

Qualifications Requirements:

- Strong contributor with 5-7 years' experience in issuer Debit, Credit, or product management and product marketing disciplines with proven leadership capabilities
- Strong understanding and experience of electronic payments, transaction processing networks, issuer processing, ISO messages, types of financial fraud, etc.
- Strong analytical skills and business case development experience
- Ability to interpret data and translate findings into strategic insights and actionable recommendations
- Sharp analytical thinker and proven thought leader
- Strong communication skill ability to work with multiple teams/stakeholders, understand key business objectives, communicate complex concepts effectively to different audiences
- Business acumen, excellent presentation, and written communication skills
- Experience presenting to and dialoging with senior management level audiences, both internal and external
- Knowledge of visualization tools such as Tableau or PowerBI is required
- An ideal candidate would also have consulting experience, prior experience within banking, bankcard and/or other financial services. MBA or equivalent preferred. Proficiency in analytical tools a plus
- Up to 20% travel

Physical Requirements

- Sit and work for long periods of time (75-100%)
- Read documents necessary to the daily performance of essential functions (75-100%)
- Competently operate standard office equipment: personal computer, telephone, photocopier and fax machines (75-100%)
- View a computer terminal for extended periods of time while producing documents, conducting research and working with clients (75-100%)
- Lift boxes and equipment weighing up to 30 pounds (15-30%)
- Travel offsite and operate a motor vehicle for moderate periods of time (15-30%)

Senior Portfolio & Risk Analyst

Chief Customer Officer

Date