



Senior Risk & Fraud Analyst

Risk & Compliance, 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 **Senior Risk & Fraud Analyst** you'll be responsible for monitoring potential risk and fraud in small, medium and large companies. You'll make sure we adhere to onboarding and risk mitigation strategies to drive profitable growth. You'll be working with the operations, customer service, onboarding and sales teams to minimise any risks..

You'll be part of our Risk & Compliance team, reporting to the Head of Risk.

What you'll be doing

- You'll be working with your own portfolio of small; medium and large companies to mitigate risk and fraud
- Working closely with the 1st line Risk & Fraud analysts to assist them with their investigations
- Being a decision maker and adjusting risk parameters to reflect merchant's transaction volume; monitoring merchant settlements, refunds, and chargebacks to identify any unusual transaction behaviour
- Reporting detailed financial analysis of companies we work with, identifying key risks, undertaking market analysis, and calculating potential exposure based on nature of the products sold and delivery fulfilment times
- Making use of 3rd party software systems to identify and manage risk; fraud; AML and terrorist financing tools to identify; manage and mitigate risk
- Training and development of staff both within the risk team as well as other teams
- Working on strategic projects within the risk team
- Managing escalated alerts within our in-house fraud tool
- Making recommendations to reduce or control risk
- Maintaining long-term strategic relationships and influence with appropriate stakeholders, both internally and externally
- Providing solutions to the business to help the company grow and develop

What you'll be experienced in

- Solid experience in a similar role to this
- A thorough understanding of acquiring credit and fraud risk is essential.
- Good understanding of Card Scheme Rules
- Previous experience in Card Present would also be beneficial
- Previous experience in managing credit portfolios that include sports clubs and travel would be beneficial
- Previous experience in writing of fraud rules
- Strong numeracy, analytical and strategy skills
- Planning and organisational skills and problem-solving ability
- Strong negotiation skills
- Excellent communication skills
- Strong Microsoft Excel skills
- The ability to be flexible, decisive, and quick-thinking
- The ability to handle complaints and difficult situations in a patient, calm and effective way
- Attention to detail and accuracy
- Capacity to work independently as well as part of a team and be able to deal with pressure

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. With COVID we're currently working remotely.

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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