

|  |
| --- |
|  |
| Junior Risk and Fraud Analyst  Risk and Fraud, Cambridge |
|  |

**Classification – Confidential**

# 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 that 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 its 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 **Junior Risk and Fraud Analyst** you'll be responsible for reporting and reviewing on financial data, championing smart working to better monitor fraud detecting. You will play an integral part in the major cogs of the business, by liaising and working with multiple internal and external stakeholders.

You'll be part of our Risk and Fraud team, reporting to the Risk and Fraud Team Leader.

## What you'll be doing

• Creating daily, weekly, and monthly reports

• Reviewing fraud monitoring tool alerts

• Reading financial data provided from Credit Reference agency

• Reviewing and ensuring card scheme compliance of merchants

• Adjusting data in inhouse systems and CRM system

• Regular data clean-ups

• Liaising and working with multiple internal and external stakeholders, including Merchants, Partners, Boarding, Customer Service and Compliance

## What you'll be experienced in

• Strong numerical and analytical skills

• Recent graduate with a relevant degree

• Excellent communication skills

• Attention to detail

• Good Microsoft Excel skills

• The ability to be flexible, decisive, and quick-thinking

• Capacity to work independently as well as part of a team and be able to work effectively in high pressure scenarios

## 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.

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.

|  |  |  |  |
| --- | --- | --- | --- |
| **+44 (0)1223 550920** | **Cambridge**  CPC1  Capital Park  Cambridge  CB21 5XE | **London**  2 Portman Street  London  W1H 6DU | **Venray**  Noorderhof 24  5804 BV Venray  The Netherlands |



**Classification – Confidential**