

Job Title

Fraud Specialist

Short Description

The Enterprise Risk Management (ERM) Fraud Specialist is responsible for ongoing evaluation, review, monitoring and analysis of transactions, loans, and debit/credit cards in order to identify, mitigate and prevent fraud.

Full Description

GREAT opportunity to join our corporate Enterprise Risk Management (ERM) team (back office)! Seeking 2-4 years min experience in banking / credit union Card, Loan, Check and ACH Fraud. Create and monitor fraud reports, speak with internal staff and external members regarding fraud.

-99% of the cost of employee healthcare covered by the company

-100% of the cost of dental and vision covered by the company

-401K match offered

-Culture focused on employee engagement & giving back

-Mission dedicated to serving the credit union members (our customers)

Position Status - Full-time, non-exempt (hourly)

Reports To: Fraud Manager

Purpose: The primary purpose of this position is to assist Atlanta Postal Credit Union (APCU) to live out our Mission, "To help our members achieve financial success by providing exceptional products and service."

The Enterprise Risk Management (ERM) Fraud Specialist is responsible for ongoing evaluation, review, monitoring and analysis of transactions, loans, and debit/credit cards in order to identify, mitigate and prevent fraud.

Essential Duties and Responsibilities: Other duties may be assigned

Deliver outstanding service to both internal and external members that is in alignment with our Service Promises: I promise to be mindful of your time with fast, efficient, courteous, and friendly service.

I promise to demonstrate integrity in all my interactions.

I promise to always treat you with dignity and respect.

I promise to work with fellow employees throughout the credit union to ensure you receive the best possible products, service, and solutions.

I promise to safeguard the security and confidential nature of your financial information.

I promise to greet you with a smile and thank you for your business when your transaction is completed.

I promise to deliver on our mission to help you achieve

financial success by providing exceptional products and service.

Identifies fraudulent activities and/or the capability for the credit union to prevent fraudulent activities through daily review, analysis and monitoring of transactions.

Maintains an awareness of risk in all assigned functional areas.

Identifies potential suspicious activity and opens cases by monitoring alerts in our internal system, including, but not limited to money laundering, embezzlement, fraudulent banking transactions, identity theft, kiting, credit/debit card fraud, loan fraud, elder exploitation, etc.

Identifies fraudulent activity and fraudulent signals by thoroughly reviewing of applications, applicant submitted supporting documentation, and third party submitted documentation (dealership buyer's orders, employment verifications, income verification documents, etc.)

As requested, performs a variety of tasks to validate the accuracy of information or source(s) of information including but not limited to, addresses, place(s) of employment, collateral related documents and information, dealership information, etc.

Relies on the information reviewed and outcomes of the analysis to provide the lending team with a recommendation to proceed or not proceed with an application.

When fraudulent activities exceed \$5,000 threshold, prepares the SAR narrative to include the detail of suspicious activity(s), investigation process, person(s) who conducted the activity, location, timeline, and any pertinent information derived from the investigation.

Investigates and research ATM/debit/credit card claims to identify potential member misconduct. Make recommendations regarding case resolution, including appropriate actions to minimize or inappropriate claims.

Communicates with members, financial institutions, merchants, etc., via phone, email, fax and letter.

As required or requested, analyzes information to ensure correct transactions and subjects are being reported to in the SARS reviews.

As necessary assimilates information for law enforcement or federal agencies.

Tracks losses and prevented losses from fraudulent activities.

May be assigned to maintain all or a portion of the policies and procedures manual for the risk management area.

Helps train current and new fraud staff on processes and procedures.

As required, assists examiners with their examinations and makes available the information that they request as part of the examination.

Maintains up to date product knowledge and has a full understanding of the features and benefits of the products and services offered by the credit union.

Demonstrates a mature knowledge and understanding of banking transactions, and the processes and procedures which govern the way those transactions are completed. Exhibits excellent analytical, problem solving, and research skills.

Builds and maintains positive relationships with all stakeholders

Uses written and oral communications to clearly convey information to all stakeholders

Works quickly under pressure and responds positively under tight deadlines.

Complies with all aspects of BSA/AML and OFAC regulations as they relate to this position.

The ability to travel overnight less than 5%.

Other duties as assigned.

Supervisory Responsibilities: No direct reports. May manage day-to-day tasks through indirect reporting relationships or through a matrixed management approach and the ability to collaboratively interact with internal and external partners.

Qualification Requirements: 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.

REQUIRED Education and/or Experience:

An associate degree in finance, accounting, business administration or related field or 2 years additional relative work experience in lieu of degree

2 years specific work experience in law enforcement, loss prevention, financial fraud, or financial transactions.

Proficiency with Microsoft Office products

Working knowledge of job-related applications and technologies (LexisNexis, TransUnion TLO, Precise ID, Google searches, etc.)

PREFERRED Education and/or Experience:

Bachelor's degree in business, finance, accounting, marketing, or related field

Strong understanding of banking regulations, including BSA, Patriot Act, OFAC, Know Your Customer, etc.

Certificate in bank fraud prevention, certified fraud examiner or other relative certifications.

2 years specific fraud work experience in a credit union

Working knowledge of Symitar, mortgage and lending applications, Patriot Officer. Etc.

Physical Job Requirements:

Must be physically able to operate a variety of automated office machines such as calculator, computer, printer, facsimile, telephone, copier, etc. Must be able to stand, bend and stoop as needed. Must be able to lift and/or carry weights of 5 to 20 pounds.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The requirements for the position listed are general and are not all inclusive. If you have any questions concerning this position, please contact Human Resources.

Please note that an employment offer, and your continued employment, are contingent upon acceptable results of a background and credit check, as well as satisfactory proof of your right to work in the U.S.

Education	Associates degree or 2 additional years' related experience
Additional Comments	
Credit Union	APCU Center Parc Credit Union
State	Georgia
Contact Name	Ginger Wallis
Email	gwallis@apcu.com
Phone	404-684-8085
Fax	
Expiration Date	12/27/2024