



Flexiti Financial

Flexiti has reimagined point-of-sale (POS) consumer financing to drive sales for retailers in-store and online. Through our award-winning platform, we deliver a POS financing experience across any device that is customer-centric, simple and intuitive. Without the need to integrate in to existing POS systems, retail partners can easily offer the same fast and paperless financing solution across all retail locations and sales channels to increase revenue and build loyalty through repeat purchases. With high approval rates, innovative products and services, flexible promotional offers and a partnership-first approach, Flexiti is helping people improve their lives through better financing. For more information, visit www.flexiti.com.

Risk Strategy Manager

Flexiti Financial is looking for a Manager, Risk Strategy to join its Risk team. Supporting the Director of Risk Strategy, this person will be responsible for managing strategies, analyzing trends and developing key reporting for items such as: credit adjudication, fraud app mitigation, credit limit management (increase/decrease) and collections. The role will also be responsible for making real-time credit limit decisions for customers in cases of escalation from the Operations team.

Responsibilities

- Strong statistical knowledge with a proven track record of working with other business leaders from across the organization to drive analytically based strategies.
- Help take the life cycle of the credit consumer from point of concept, through data analytics, strategy design, signoff, execution, and monitoring.
- Working alongside the Director by supporting all credit and fraud risk management for a private label credit card offering consumer financing with promotional terms.
- Provide guidance on operational, regulatory, and reputation risk.
- Assist in designing, implementing, and testing of adjudication, fraud, and account management strategies within defined risk appetite.
- Be the escalation from Operations and make credit limit decisions for customers
- Assist in developing all credit and fraud policies and procedures for credit and call centres.
- Data extraction of key data in support of trend analysis and strategy KPIs.
- Monitor system and manual credit decisions, limit assignments, delinquency, and collections activities.

Qualifications

- University Degree in a quantitative field, economics, business, engineering or equivalent.
- Excellent proficiency with SAS/SQL language and Microsoft Office suite of products.
- Combined minimum of 2+ years experience analyzing credit card data, implementing credit risk strategies, and making strategic recommendations to senior management.
- Experience with credit limit decisioning an asset
- Strong credit card business fundamentals, knowledge of P&L reporting, and the credit card life cycle.



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- Strong soft skills, including interpersonal and people management skills and ability to positively represent risk initiatives with all levels of management.
- Demonstrated ability to communicate complex problems and deliver accurate, timely work.
- Proven analytical and conceptual thinker who can adapt to a rapidly changing environment.