



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.

Head of Risk Strategy

Flexiti Financial is looking for a Head of Risk Strategy to join its Risk team. Supporting the Chief Risk Officer, the Head of Risk Strategy will be responsible for managing strategies for items such as: portfolio management, credit limit management (increase/decrease), credit authorizations (dlq/OL authorization strategies), activation, and reissue strategies across the entire lifecycle of the credit card consumer.

Responsibilities

- Strong statistical knowledge with a proven track record of working with other business leaders from across the organization to drive analytically based strategies.
- Strong sense of acquisition, strategy, fraud, and connections along with in depth credit card experience.
- Take the life cycle of the credit consumer from point of concept, through data analytics, strategy design, signoff, execution, and monitoring.
- Ability to make decisions on risk approval when required.
- Must have a hands on approach; immersing yourself in data, not only big picture strategy.
- Responsible for all credit and fraud risk management for a private label credit offering consumer financing with promotional terms.
- Provide guidance on operational, regulatory, and reputation risk.
- Subject matter expertise for business requirements on the credit application, data elements and mapping, adjudication, AML/ATF, ID capture and fraud prevention, account management, and risk reporting.
- Designing, implementing, and testing of adjudication, fraud, and account management strategies within defined risk appetite.
- Manage credit risk vendors, select products and services, negotiate pricing, and evaluate contracts with legal counsel.
- Responsible for managing the senior manager of risk strategy
- Develop and monitor credit risk reports and loan loss forecast. Monitor system and manual credit decisions, limit assignments, delinquency, and collections activities.
- Provide ongoing feedback and clarification to credit lenders. Participate in executive review of merchant credit adjudication and provide guidance to approve or decline merchant applications.



Qualifications

- University Degree in a quantitative field, economics, business, or equivalent.
- Excellent proficiency with SAS/SQL language and Microsoft Office suite of products.
- Combined minimum of 5+ years experience analyzing credit card data, implementing credit risk strategies, and making strategic recommendations to senior management.
- Minimum 2 years of experience in forecasting revenue/expense/operational cost inputs in a P&L, including detailed variance summary.
- Strong credit card business fundamentals, knowledge of P&L reporting, and the credit card life cycle.
- 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.

The Perks

Below are just a few reasons why people love working here:

- Great and passionate people in a very supportive environment
- Comprehensive health and dental benefits
- Competitive salary; commensurate with experience