



Flexiti Financial

Flexiti has reimagined point-of-sale (POS) consumer financing to drive sales for retailers in-store and online, becoming one of Canada's leading private label credit card issuers. 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 into 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. Flexiti's joint venture with Globalive Technology demonstrates its commitment to innovation in the payments space through the development of solutions leveraging artificial intelligence and blockchain technology. 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.

Director of Acquisition Strategy and Fraud

Flexiti is looking for a Director of Acquisition and Fraud Strategy to join its Risk team. Supporting the Chief Risk Officer, the Director of Acquisition and Fraud Strategy will build and define Flexiti's adjudication strategy and framework.

Responsibilities

- Design and implement guidelines, strategies, and procedures to enhance strategies specific to; Credit Acquisition underwriting, Line Assignment, and Fraud Application.
- Collaborate with internal teams to develop and implement changes to guidelines and procedures (i.e., underwriting) as well as providing oversight to Operations functions for manual decisioning.
- Act as subject matter expert for all credit policy and fraud related issues, including being a key stakeholder in new initiatives the business is launching.
- Be the point person for all client relationships as it pertains to understanding approval rate and other merchant-related issues.
- Manage the relationship with external vendors, including negotiation of contracts as well as day-to-day performance.
- Remain up to date on economic and business trends and use this knowledge to optimize financial performance of the company.
- Mentor, coach, and develop direct reports with superior leadership and team building skills.
- Implement process improvements to improve business performance and efficiencies.
- Build and plan barriers to help manage approval rates and application fraud losses, striking the right balance between loss mitigation and overall profitability.

Qualifications

- 5-8+ years of experience working in consumer lending with a minimum of 3 years' experience working in credit risk management.
- Sound knowledge of credit risk methodologies, including measurement, management, and monitoring.
- Strong analytical background and critical thinking skills.
- Experience developing, implementing, and maintaining effective credit and/or fraud strategies.
- Knowledge or experience in fraud application risk considered an asset.
- Articulate and effective communicator with strong interpersonal skills.
- Strong preference for Retail Consumer Lending background – ideally Credit Card.
- Experience leading and mentoring a team.
- Willingness to drive business forward in very fast-paced environment, managing multiple priorities.
- Extensive knowledge of card P&L.
- Knowledge of card interaction of consumer behaviors, product configuration, and market/economic environment.
- Knowledge of tool sets including behavior scores, internal and external data sources, data mining and segmentation applications.

The Perks

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

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