SnapScan

We're hiring a Fraud and Operations Specialist!

We are currently looking for a Fraud & Operations Specialist to join our Operations team.

As our Fraud & Operations Specialist, you will be responsible for ensuring that we have appropriate and effective detective and preventive fraud measures in place to reduce/block fraud occurring on our platform.

Our ideal candidate is passionate about fighting fraud, solving complex problems and working with data and statistics, while also being able to collaborate with the development teams, and contribute to the larger operations and support teams.

This role provides a great opportunity to learn more about the payment industry and to be part co-creating and defining SnapScan's fraud strategy.

The core responsibilities are detailed here, but bear in mind that this is a very fluid and dynamic environment with a constantly changing set of challenges and opportunities.

What you will do:

Primary responsibilities:

- Daily fraud checks / payments monitoring (fraud prevention / detection)
- Real-time fraud and limit hit notifications
- Chargeback handling
- Contributing to our product's fraud prevention strategy, in collaboration with the Operations Manager. This includes but is not limited to:

    - Application of payment limits (user- and merchant-facing)
    - Application of 3D secure in accordance with the product's risk parameters and PASA compliance requirements
    - Developing criteria for monitoring user and merchant profiles
    - Developing criteria for both real-time notifications and daily payments screening

- Continuously improving and advancing SnapScan's fraud management processes in response to changes to the SnapScan product offering and with a view to scalability of the system
- Responding to user and merchant limit queries
- Generating monthly fraud metrics (e.g. fraud rate, chargeback rate, decline rate etc)

Secondary responsibilities:

- Processing of daily merchant and user settlement and failed settlement follow-ups
- Reconciliation of payments in coordination with Payment Service Provider (PSP)
- Assisting with investigations of card errors on the SnapScan app and improvement of card load and payment success rates
- Liaising with the Operations Manager and development teams for any automation requirements
- Recovery of merchant fees (collection of transaction fees)
- Customer support on email, phone and social media channels after hours (evening and weekends, in rotation schedule with other ops and support team members)

This job might be for you if:

- You love working with **data** and **statistics** and are have a passion for **fighting fraud** and keeping up to date with the **last fraud trends**
- You enjoy **problem solving.** You can solve problems by **analysing** situations and applying critical thinking to resolve problems. You can decide on courses of action and implement the solutions developed to overcome problems and constraints
- You have an innate ability to **identify fraud control gaps** in the user journey and convenience of ways in which a fraudster may exploit them
- You are a **team player.** You reach out to peers and cooperate with others to establish collaborative working relationships. You understand that flying solo is a limiting and isolating choice and know that making your team look good works far better than creating a one-man/one-woman show.
- You have **a knack for explaining complicated things simply**. You communicate effectively and structure information to meet the needs and understanding of your intended audience (both verbally and in writing)
- You are **pedantic about details** and can easily spot anomalies.
- As far as you are concerned, anything worth doing, is worth doing right every single time. You stay focused; nothing falls through the cracks on your watch
- You know how to **balance** occasionally **conflicting interests** on behalf of customers, the business or product (e.g managing risk without limiting growth)
- You are **self-motivated** and driven
- You are **tech savvy** and a **fast learner**
- You are collaborative and responsive while able to **work independently** and with minimal supervision
- You are willing and able to work **remotel**y (we have a hybrid work model), as well as be available after hours and on weekends on a rotational basis (every 7th weekend)
- Basically, you will blow us away with your **work ethic,** your **positive attitude** and your **energy**.

You are an ideal candidate if you have:

- 2+ years of experience in an operations or fraud related role within a **FinTech, Banking, Payments, Financial Services** or **Fraud Investigation, Prevention & Detection** environment.
- A strong understanding of payment fraud - fraudulent user/merchant behaviors and patterns and the associated risks
- Knowledge of **chargeback** processed to effectively represent disputes
- A relevant tertiary qualification

- **Bonus points for:**

  - A tertiary qualification in a quantitative field Eg: Maths/science/statistics
  - Experience with Looker, Sumo logic, SQL, machine learning
  - Experience working in the fintech/banking industry
  - Experience defining fraud processes

For more information on the company, have a look at https://www.offerzen.com/companies/snapscan

If you're interested in this role, please apply here.