

**Position: Fraud Analyst****Location:** Belize City**Employment Type:** Full-time**Reports to:** Fraud Coordinator**Job Purpose:**

The Fraud Analyst is responsible for strengthening the structure, governance, roles and responsibilities of fraud analysis and investigation. The position is focused on monitoring performance indicators for transactions, including analysis, research, monitoring, and digital security. The Fraud Analyst is fully responsible for establishing design rules, fraud case investigations, analysis of trends and patterns to quickly react to potential fraud attacks.

**Key Responsibilities included but not limited to:**

- Develop risk levels, rules, and chargeback optimizations through:
  - Development of rules based on statistical analysis
  - Evaluation of performance and provide continuous maintenance for fraud rules
  - Reporting of performance management information, including fraud and authorization performance, trends, and losses
  - Detecting and resolving fraud events, coordinating with other departments
- Investigate fraud threats and breaches to propose potential actions to control fraud through:
  - Researching patterns for emerging threats
  - Providing feedback to the authorization team
  - Working on continuous improvement of fraud management in line with the business strategy and trends
  - Assessing the potential impact of improvements or updates to fraud models/systems
  - Reporting fraud threats and/or possible solutions to eliminate their impact on fraud performance
- Ensure the proper performance and automation of fraud analysis through implementation and fraud monitoring via internal fraud engine, including:
  - Building requirements for internal fraud engine to monitor fraud in automated or semi-automated, efficient way
  - Measuring performance of fraud engine and recalibrate on regular weekly and monthly basis, depending on results
  - Monitoring fraud using fraud engine during working hours and outside of working hours
  - Ongoing maintenance of fraud engine to ensure maximum performance and results set up by fraud strategy
- Deliver excellent service to all internal and external customers
- Participate in meetings and activities, in addition to learning & development programmes for professional and self-growth

**Educational & Work Experience Requirements:**

- Minimum of Bachelor degree in Business Administration, Data science or similar fields
- At least three (3) years' experience in business analytics or related field. Experience in developing/managing fraud rules/models to optimize the effectiveness of fraud strategies and policies would be an asset

## **Skill & Ability Requirements:**

- Knowledge of the complete fraud process flow to manage fraud strategy and operations
- Knowledge of payments and card management systems
- Strong interpersonal and verbal/written communication skills
- Strong business process and project management skills
- Strong organization and time management skills with the ability to set priorities, follow-up and meet deadlines
- Strong problem-solving skills with the ability to balance solutions with time, cost, and human factors
- Strong business and data analysis skills with experience in complex processes and data analysis
- Excellent communication skills required for successful collaboration with involved departments.
- Ability to design improvements, calculate benefits and estimate impacts
- Ability to extract insights through data analysis and simplify findings for specific audiences
- Ability to identify opportunities, investigate issues, and propose recommendation
- Ability to multi-task and work independently in a fast-paced environment

### **Application Requirements:**

- Application Letters and Resume/CV
  - **Valid** Social Security ID
  - **Valid** Police Record
  - Reference Letters
- Degrees and Diplomas/Certifications

\*Applications omitting any of the required documents will be considered incomplete and will not be considered. \*

### **Qualified applicants can send their résumés/CVs to:**

*Human Resources Department  
Belize Bank Ltd.  
Belize Bank Centre  
Coney Drive, Belize City*

*Or Email: [careers@belizebank.com](mailto:careers@belizebank.com)*

*Re: Fraud Analyst (Cards Services Department)*

**Deadline for applications is July 11, 2024**