

**Position: Authorization Lead****Location:** Cards Services Department**Employment Type:** Full-time**Reports to:** Issuing Coordinator**Job Purpose:**

The purpose of the Authorization Lead is to ensure proper functioning of the area through supervision and management of activities linked to the objective to improve authorization ratios for the Bank at the same time limiting risk of fraud. The Authorization Lead has to work closely with the Fraud Coordinator and Bank's processors as well as Brand schemes.

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

- Manage and monitor objectives, such as:
  - Compliance with minimum standards of brands
  - Evaluation of impacts in changes of rules and parameters
  - Design and maintain authorization rules and parameters (strategic and tactical)
  - Design of improvement strategies
- Monitor KPIs (daily, weekly, monthly)
- Generate authorization scorecard including:
  - Mapping detailed requirements for authorization scorecard with regular recalibration
  - Providing feedback to the fraud team to gain full alignment and be able to balance authorization with fraud levels
  - Assessing the potential impact of improvements or updates to authorization systems and tools (with processors and brands)
- Ensure the proper performance and automation of authorization analysis through implementation of tactical plans for each financial year, including:
  - Identification of key initiatives with the biggest impact of approval ratios
  - Setting specific measurable goals
  - Allocating resources (including other departments or external vendors, if necessary)
  - Creating action plans to ensure successful implementation of new processes (internal and customer facing)
- Deliver excellent service to all internal and external customers

**Educational & Work Experience Requirements:**

- Minimum of Bachelor's degree in Business Administration, Data science or similar fields
- Minimum 5 years work experience in banking, inclusive of experience at the Cards Services Department

**Skill & Ability Requirements:**

- Knowledge of the end-to-end authorization flow
- Knowledge of quality and continuous improvement tools for the processes linked to the flow
- Knowledge of payment and card management system

- Project, team, and vendor management
- Design of improvements and calculation of benefits and impacts
- Ability to analyze and synthesize
- Willingness for digital implementations and automation of processes via various available tools
- Very strong interpersonal and verbal/written communication skills – a self-motivated team player and leader
- Strong business process and project management skills
- Strong organization and time management skills with the ability to set priorities, follow-up and meet deadlines
- Ability to multi-task and work independently in a fast-paced environment.
- Strong problem-solving skills with the ability to balance solutions with time, cost, and human factors

**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: Authorization Lead (Cards Services Department)*

**Deadline for applications is August 19, 2024**