

**Position:** Authorization Analyst

Location: Card Services Department, Belize City

**Employment Type:** Full-Time **Reports to:** Authorization Lead

# **Job Summary:**

The Authorization Analyst is responsible to manage and optimize the Bank's card authorization processes. This position is responsible for monitoring authorization performance, analyzing KPIs, managing scorecards, and implementing tactical improvements to ensure compliance with brand standards and maximize approval rates.

# **Key Responsibilities and Duties:**

- Monitor daily, weekly, and monthly card authorization KPIs and trends.
- Manage and recalibrate the authorization scorecard with full reconciliation.
- Analyze and update rules, parameters, and tactical plans to enhance performance and compliance.
- Collaborate with fraud and risk teams to balance authorization success and fraud mitigation.
- Leverage data tools (e.g., Power BI, Power Query, Excel) to identify optimization opportunities.
- Drive strategic initiatives to improve approval rates and reduce declines.
- Assess the impact of system improvements and align performance with business goals.
- Provide exceptional service to stakeholders and support departmental objectives.

#### **Education and Work Experience:**

Bachelor's Degree in Business Administration, Data science or similar fields. At least 3 years of experience in banking, credit card operations, payments processing, or risk management. Prior experience working with card networks (Visa, Mastercard, Amex) and understanding of authorization rules, approval rates, and/or fraud mitigation is required.

## Knowledge, Skills and Abilities:

- In-depth understanding of the end-to-end card authorization process and Card Association regulations.
- Strong knowledge of the banking industry in Belize and regulatory frameworks.
- Proficiency in data analytics tools: Excel Power Query, Power BI, Power Apps.
- Strong project and process management skills with a continuous improvement mindset.
- Ability to analyze large datasets, synthesize insights, and implement solutions.
- Excellent communication, organization, and time management skills.
- Experience with digital implementations and payment systems is a plus.
- Ability to work independently in a fast-paced, results-driven environment.

## Please note that relevant work experience may compensate for academic qualifications.

Qualified applicants can send their résumés/CVs to:
The Human Resource Department Email: careers@belizebank.com
(Subject: Authorization Analyst - Cards Services)

Deadline for submissions is June 18, 2025

\*A valid Police Record will be required for an offer to be made to a successful candidate.

\*Only shortlisted candidates will be invited for an interview. If you do not hear from us within two (2) weeks of the application deadline, we encourage you to apply for future opportunities with us.