

Technical Business Analyst, Payments Fraud (Cheques and EFTs)



Phone :

Web :

Job Summary

Vacancy :

Deadline : Aug 30, 2024

Published : Jul 30, 2024

Employment Status : Remote

Experience : Any

Salary :

Gender : Any

Career Level : Any

Qualification :

Job Description

About KOHO

KOHO's purpose is to empower Canadians to build a great financial foundation with products that are radically transparent and easy to manage. We first launched in 2017, and we have since built a community of over *1 million users*. Leading investors around the globe believe in our vision, and we've successfully raised over \$320M to make our vision a reality. Discover our culture [here](#) and get the inside scoop from our team [here](#)!

About the Role

As a Business Analyst at KOHO, you will play a key role in the team that is responsible for developing strategies and controls to manage areas of fraud risk. This role requires experience in the development and utilization of data including maintaining data design, utilization via technical tools and modeling. You will report to the Sr Manager, Fraud Strategy.

What You'll Do

- Assess current and future controls, identifying impacts to customers, revenue, or losses through data analysis and modeling, and implement
- Bring a deep knowledge of payments including cheques, EFTs and cards to define ideal risk mitigation strategies including hold and verification techniques
- Work on the continuous design and development of our fraud detection models and systems
- Understand the different fraud patterns that KOHO faces and define actions to stop them, balancing the experience of our good customers.
- Proactively look for ways to improve efficiency by leveraging automation
- Live the five Values of KOHO with the internal team and external partners/vendor

Who You Are

- You start by understanding the problem, asking 'why', and identifying the data to determine the root cause.
- You have a deep knowledge of the Canadian payments ecosystem including liability rules and techniques to mitigate risks, in particular for cheques, EFTs and cards.
- You have designed and implemented control frameworks based on user and product risk profiles.
- You don't limit yourself to your past experience or job description. If you need a tool or approach, you learn it and bring the rest of the team along with you in your discovery.
- You share your knowledge and experience with your team members, especially those more junior, and make everyone around you better.
- You are proficient in SQL, with strong capabilities in reporting and data presentation including Sisense.
- You have experience analyzing transactional data from networks (Mastercard/Visa) to develop and refine fraud rules and models.
- You have familiarity with fraud prevention platforms and knowledge of fraud risks associated with payments and banking.
- You are comfortable working with third-party vendors to optimize the use of their fraud prevention tools.
- You are comfortable in managing cross-functional, multi-stakeholder projects and communicating through presentations.
- You are a continuous learner - you own your development by reading books, taking courses, or seeking coaching.

A bonus if you have experience or an interest in any of the following!

- Experience working with AWS Redshift is an asset.
- You know how to make tradeoffs between product, business and engineering.
- You have worked at a Fintech or similar startup.

At KOHO, we are dedicated to providing pay transparency to all candidates. Compensation at KOHO is determined through various factors including but not limited to: comparable salary market data within Canada, technical skill assessment, a holistic view of previous work history, and internal pay equity with other KOHO team members.

Target Base Salary Range

\$88,500—\$122,500 CAD

What's In It For You?

We invest time and resources into making sure KOHO is as good as the people we hire. Here are some of the reasons we attract the best people:

☑️ **Balance Your Life** - Company-wide summer wellness days, winter holiday closure, personal days, a wellness spending account, and maternity & parental leave top-up

☑️ **Remote First** - Work from anywhere in Canada with a budget to set up your home office

☑️ **Level Up** - Access to an in-house certified performance coach and an annual training budget

☑️ **Reach Your Goals** - Salary assessments twice per year

☑️ **The KOHO Culture** - We have won 7 "Great Place to Work ®" awards since 2019

☑️ **Be an Owner** - Every KOHO employee gets a generous amount of equity with a 10 year exercise window

The KOHO culture is one of collaboration, creativity, and diverse perspectives. We are committed to building and fostering an inclusive, accessible environment for everyone. If you have any questions, concerns, or requests regarding accessibility needs, please contact peopleaccessibility@koho.ca and the People and Culture team will be happy to help.

#LI-Remote

Education & Experience

Must Have

Educational Requirements

Compensation & Other Benefits
