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## JOB DESCRIPTION

**Job Title:** Risk Analyst

**Department:** Risk & Compliance/Underwriting

**Reports To:** Underwriting and Risk Manager

**FLSA Status:** Exempt

**Position Summary:** The Risk Analyst job duties entail daily exception-based monitoring and review of incoming merchant account requests via our ticketing system. The requests are submitted by Merchants, Agent Offices and Bank Solutions. These duties ensure current and accurate merchant information is updated and assists in fraud and loss prevention. The department is fast paced, and the position requires great customer service, organization, and analytical skills. A strong understanding of Microsoft Excel is required as well as strong written and verbal communication.

**Essential Duties and Responsibilities:** To perform this job successfully, an individual must be able to perform the following satisfactorily; other duties may be assigned. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Ability to consistently work well with management and peers.
- Review various incoming account change requests submitted by the Merchant, Agent Office, and Bank Solutions.
- Request and review legal documents for business/owner authentication.
- Request transaction and sales invoices for further research and verification.
- Conduct Merchant interviews for possible fraud.
- Monitor Merchant processing activity for exceptions outside of approved parameters.
- Place, review and remove merchants as part of daily reviews on active hold pay, reserve, or potential termination.
- Review and calculate total Merchant risk exposure.
- Account for, collect on, and manage daily funding rejects.
- Conduct daily due diligence to mitigate and prevent losses.
- Generate and review MATCH Report for possible TMF match.
- Run processing statistics to monitor processing limits.
- Generate month-end management reports on overall health of portfolio.
- Assist in generating and uploading various daily, weekly, monthly, and quarterly reports to sponsor banks.
- Conduct various online searches to verify personal and/or business information.
- Review of bank statements and company financials to determine the financial condition of the Merchant business.
- Generate and review credit reports for credit worthiness and limitations.
- Identify and act upon suspicious processing activity.
- Produce and send correspondences on approval, denial, withdrawal, and change in terms & conditions letters.
- Conduct period reviews on accounts considered restricted in nature and/or processing over \$200k monthly.
- Assisting management with internal audits, bank audits, and card brand audits is necessary.
- Effectively communicate with Merchants, Agent Offices, and Bank Solutions via email or phone.

