

BOB Financial Solutions Limited is a wholly owned subsidiary of Bank of Baroda and a Non-Deposit Accepting Non-Banking Finance Company (NBFC). BFSL was established in the year 1994 to cater to the need of rapidly growing credit card industry in a focused manner. BFSL is one among the pioneers in Indian card market and was the first nonbanking company in India to issue credit cards.

The Company's core business is credit card issuance and consumer lending. It also provides support to Bank of Baroda by carrying out its merchant acquiring operations.

Position	Manager / Assistant Manager – Fraud Risk Management Operations
Role & Responsibilities	<p>Key highlights of the role are listed below (purely indicative and not limiting):</p> <p>This will be a front-end role where manager Issuer & acquirer processes including liaison with different departments (internal/external) review credit card transactions and validate the charges from the customers.</p> <ul style="list-style-type: none"> • We have opportunities for Specialist positions in Fraud Operations who will manage both Issuer & acquirer process. This is 50% Calling and 50% Non-Calling role. • Review of transactions. • Assign task & monitor team productivity. • Manage escalation internally & externals. • Detect, investigate, and mitigate irregular patterns in transaction activity identified as suspected fraud. • Develop internal reporting and external reporting for multiple partners to demonstrate impact of process improvements and averted losses. • Communicate with merchants/customers to resolve queries. • Liaison with financial institutions/networks for investigations. • Responsible for day to day fraud investigation, transaction monitoring. • Identify risk/trends and highlight it to the reporting manager. • Analyze transaction patterns and respond quickly to high-risk situations. • Identify changing fraud trends and provide recommendations. • Verify account activity and take appropriate action to minimize potential fraud loss and customer inconvenience.
Job specific skills	<p>Applicants should possess the following attributes:</p> <ul style="list-style-type: none"> • Customer facing experience is must. • Communication skills. • Excellent writing, interpersonal, and communication skills. • Proficient in Microsoft Excel, PowerPoint, and Word. • Minimum 3+ years of experience in working with fraud operations in credit/debit card fraud. • Candidate should be willing to work in rotational shift environment (9.30AM till 6.00PM or 1.30PM till 9.00PM or more).
Educational Qualifications	<ul style="list-style-type: none"> • Graduate / Post Graduate / Professional Degree.
Minimum Experience	<ul style="list-style-type: none"> • Minimum 3+ years of experience.

Location of posting	<ul style="list-style-type: none"> • Mumbai / Gurgaon. The candidate may be deputed to work with the team(s) within the organization / parent organization / any subsidiary of the parent organization if and as deemed necessary. Candidate is liable to be transferred to any other location in India.
Maximum Age on the last date of application	<ul style="list-style-type: none"> • 50 Years.
Email to be sent to	careers@bobfinancial.com with subject as “Manager / Assistant Manager – Fraud Risk Management Operations”
Website	www.bobfinancial.com
Other Terms	<ul style="list-style-type: none"> • It may please be noted that company is not bound to call all the applicants for interview. Only shortlisted candidates will be called for selection procedure. • Canvassing, in any form, will result in disqualification of candidature. • In case of any modification in advertisement shall be updated only in Website. • The above recruitment may be scrapped at any stage of recruitment process without assigning any reasons. • Company may conduct background checks/CIBIL check at any stage of process and also call for current compensation detail/qualification documents/past employment proofs for conclusion of recruitment process.
Last Date for application	28th November 2022.