

Fraud Analyst

Well, well, well. Look who it is...

We've been waiting for you to swing by and check us out. We have some jobs here at Andigo that could be a great fit for you, since you have a hankering for a fast-paced, get-it-done workplace and a passion for helping people, just like the rest of our team.

But before we get into all that, a little about us. While you may not have heard our name – say it with us, “Andigo sounds like indigo” – we’ve expanded to 40,000 members and lots of sponsor organizations (businesses with a bank-at-work perk for their employees). Good folks from the greater Chicago area and across country.

Did you catch that? That one word you won't see big banks use? “Members,” that's right. Andigo is a not-for-profit, member-owned credit union. We exist for one and only one reason: to help our members achieve their goals whenever, wherever they go. Because we're not a bank, we don't drive up profits just because shareholders demand it. Instead, we focus on driving up member happiness through low loan rates, high deposit rates and low or no fee products and services. Makes banks seem like kind of a bummer, huh? That's why we need to get the word out about all of the great opposite-of-bummer things we're doing for our members here at Andigo.

That's why we need you.

You're someone who sees a wrong and rights it. You take work seriously but not yourself. You want to surround yourself with other highly motivated, highly fun people who want to grow Andigo. You want to prove that when we set a goal to make a difference in our members' lives. Together we truly can. That's not easy, but you already know that because you're a person who loves a challenge as much as you love top compensation and A+ benefits for your hard work.

We think you belong here, do you? Thought so. Let's go!

Summary

The fraud analyst performs various duties to protect the credit union from known or suspected internal or external fraudulent activities, with a primary focus on detecting, preventing and following policies and procedures to ensure the reduction of potential losses. The analyst proactively prevents fraud/loss by analyzing fraud patterns/trends, and monitors High Risk account activity. Coordinates activities to resolve and prevent fraud across the organization.

Essential Duties and Responsibilities

- Analyzes and conducts investigations of potentially fraudulent activity, to ensure minimal loss to the organization. Coordinates cross-functional communication, to resolve fraud situations and provides recommendations to resolve fraud.
- Utilizes and maintains fraud system and technology, proactively analyzes, and detects fraudulent activity.
- Maintains the fraud analytics database, tracks fraud trends and statuses of various types of fraud. Communicates with departmental managers and other parties involved regarding actions needed.
- Educates credit union employees to identify and respond to potential fraud trends and situations.
- Compiles various reports for management, to update status of current investigations.
- Develops, maintains, and implements policies/procedures to detect and prevent fraudulent activity.
- Performs other job related duties as assigned.
- Interacts with members as needed who are reporting fraudulent activity.
- Reviews suspicious online accounts for potential fraud.
- Reviews suspicious documentation submitted for both new accounts and loans.
- Review and Process all consumer statements on credit bureaus.
- Assist the Compliance department in compiling relevant information and narrative to make determination if a SAR is needed to be filed.
- Compile information from all banking channels and determine which ones need to be restricted and what departments need to be contacted.
- Processes debit card disputes.
- Assists compliance analyst in investigating suspicious activity on account.
- Works as a liaison with law enforcement agencies in conducting fraud investigations to file police reports on half of the Credit Union.

Technical / Interpersonal Skills

- Excellent oral and written communication skills.
- Excellent organizational skills and ability to work independently.
- Excellent problem solving and analytical skills required.
- Ability to recognize fraudulent items and items that merit more detailed analysis by reviewing accounts and transactions to determine fraud trends.
- Ability to resolve complex issues with limited supervision.
- Detail oriented and self-driven.
- Broad knowledge of the operations of a financial institution.
- Strong knowledge of desktop computer applications, including Microsoft Word, PowerPoint and Excel.

**Qualifications**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform essential functions.

Education and/or Experience

The position requires two years of similar or related analytical experience. A bachelor's degree in a Business, Financial, or other related field of study is preferred.

Compensation and Benefits

Andigo is proud to offer a comprehensive benefits package that includes medical, dental, vision and life insurance options. A generous 401(k) and vacation plans.

EEO Disclaimer:

Andigo is an Equal Opportunity Employer. We do not discriminate on the basis of race, religion, color, sex, age, national origin or disability.

To apply

Please send your resume to Georgia Katsianis at georgia@careerdevsavant.com