

<b>Job Title:</b>	Fraud Analyst	<b>Reports to:</b>	Senior Manager, Fraud Risk Management
<b>Unit:</b>	Security & Investigation	<b>Department:</b>	Technology and Operations
<b>Grade:</b>		<b>Date:</b>	
<b>Job holder:</b>		<b>Supervisor:</b>	
<b>Signature:</b>		<b>Signature:</b>	

### Job Purpose Statement

The purpose of this role is fraud risk management through continuous prevention and detection plan. Conduct fraud risk assessments, process reviews and transactions exception alerts/reports review, analysis to proactively identify and mitigate fraud risks and creating awareness on fraud trends across the business.

### Key Accountabilities (Duties and Responsibilities)

Perspective	% Weighting <i>(to add up to 100%)</i>	Output
<b>Financial</b>	(10%)	<ul style="list-style-type: none"> <li>• Effective utilization of fraud detection system, tools and reports to prevent, detect and manage fraud losses by participating in ongoing training to develop and maintain knowledge, skills and capacity.</li> <li>• Monitor systems activities to generate daily, weekly and/or monthly reports identifying trends and or potential fraud activities.</li> <li>• Ensure management is appropriately informed of all fraud related activities and any significant concerns and provide appropriate mitigation plans.</li> <li>• Ensure BAU Operational cost containment</li> </ul>
<b>Internal Business processes</b>	55%)	<ul style="list-style-type: none"> <li>• Carry out daily review of bank systems logs (e.g T24, Netguardian, BI, SIEM systems among others) aimed at detecting fraud indicators and appraising head of unit with findings</li> <li>• Carry out fraud root cause reviews and follow up on gaps closure and enhancement of internal controls, policies and internal procedures</li> <li>• 100% daily review of exception reports with a view to identify suspect activity/transactions and submission of summary risk finding reports.</li> <li>• Business sensitization on fraud risk management at least 80% of Target Business Functions and support SID Group fraud management programs</li> <li>• Targeted review on high risk portfolios with a view of identifying any likely fraud control deficiencies for enhancement</li> <li>• Pro-actively scrutinize identified system transactions for likely fraud indicators and/ or pointers to computer-based frauds.</li> <li>• Proactive Analysis of fraud trends review and circulation to management on monthly basis.</li> <li>• Intelligence gathering on frauds and provision of monthly updates.</li> <li>• Thoroughness in carrying out tasks and clarity on root causes and recommendations on closure of risk findings</li> </ul>

		<ul style="list-style-type: none"> <li>• Daily escalations of exceptions and preparation of monthly, quarterly, semi -annual &amp; annual key trends reports for management actions and update of the FRM MI trackers with no overdue</li> <li>• Contributing to creation of fraud rules by providing analytical data to support decisions</li> <li>• Lead ad hoc project work to implement new systems, work processes, technologies and drive adoption of new initiatives.</li> <li>• Carry out reviews as may be assigned and submit a report within SLA and follow up on issues closure.</li> </ul>
<b>Service Management</b>	25%	<ul style="list-style-type: none"> <li>• Resolve customer issues within the scope of existing service level agreements</li> <li>• Contact customers and other banks to verify transactions and resolve fraud related account issues, if fraud confirmed escalate to relevant unit for action.</li> <li>• SLA adherence, responsiveness on issues resolution with minimal customer complaints</li> <li>• Track unresolved items to provide a record of activities and support identification of fraud trends or persistent issues</li> <li>• Attend to scheduled engagement meeting with the business</li> <li>• Recommend changes to the fraud prevention and detection while minimizing negative customer impact</li> <li>• Actively participate in team meetings for improvements to anti-fraud operations</li> <li>• Provide support to the operational and business units on fraud related matters</li> <li>• Conduct fraud controls implementation of new business processes and solutions</li> <li>• Attend Kenya Bankers Association Forums and build network with law enforcement, Telecoms and other banks</li> </ul>
<b>Learning and Growth</b>	10	<ul style="list-style-type: none"> <li>• Undertake research on fraud patterns by tracking confirmed fraudulent transactions to develop rules to prevent and detect fraud</li> <li>• Undertake other responsibilities as may be assigned by management from time to time.</li> <li>• Coordinate training to develop and maintain knowledge, skills and capability.</li> <li>• Foster Team spirit and positive work environment</li> </ul>

Job Dimensions

<b>Reporting Relationships: jobs that report to this position directly and indirectly</b>	
Direct Reports	Nil
Indirect Reports	Nil

<b>Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.</b>	
Internal All departments	External Other banks, Telecoms, BFID, KBA, CBK, CMA, IRA

**Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make** (Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.

As guided by relevant bank policies and procedures

**Work cycle and impact: time horizon and nature of impact (Planning)**

(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1month – 3 months, 3-6 months, 6-12 months, above 1 year)

1month – 3 months

### NCBA Values

- Driven – We are **passionate**, make **bold decisions** and **learn** from our failures. We seek **new challenges** and appreciate **different views** constantly raising the bar. We explore our **full potential**.
- Open – Our interactions are **candid, honest** and **transparent**. We **listen** to each other and our clients. We are **inclusive** and always **respect** each other.
- Responsive - We put our **customer's interests** at the heart of all that we do. We are **proactive, act quickly** and **resolutely** to deliver results. We keep it **simple** and seek new ways to **improve**.
- Trusted – As a **trusted partner** we do what is morally, right always. We keep our **word**. We are accountable and **believe** in each other.

### Ideal Job Specifications

#### Academic

Undergraduate degree – minimum 2nd class honours upper division added advantage for a person with the following disciplines: Finance/Accounting, Economics, Actuarial Science, Criminal Justice or computer science /information technology.

#### Professional

- Proficiency in information technology is a must
- Professional qualifications in Fraud Risk Management, Systems Audit, Data Analytics will be an added advantage
- Appropriate training in the assigned information systems accompanying operating systems and environmental systems such as firewalls
- A creative approach to solving problems, attention to details, well organized and exhibit methodical approach to work
- Excellent communication (oral/writing) and presentation skills
- Ability to work under pressure, remain objective and ability to meet deadlines
- Knowledgeable in identifying indicators of fraud through data mining and analysis exercises

#### Desired Work Experience

- Minimum 3 years of analytics experience in financial industry, teller duties, funds transfer including system interrogative functions, information security controls, electronic payments or risk operations.
- Knowledge of the banking core system applications

### Technical competencies

- The competencies required include knowledge of the banking system applications e.g. Temenos system, BI, card system, credit systems, banking operations etc. and the various methods and industry best practices for in-depth systems analysis
- Good understanding of information technology(IT) to enable analysis of system data in respect to computer related transactions
- Familiarity with wide array of fraud tools, applications and solutions.
- Interpret and apply industry standard fraud controls and identify and recommend compliance changes as appropriate

### **Technical competencies**

- Ability to perform assigned duties with passion for details, unwavering honesty, a determination to getting the truth, uncompromising approach in attainment of facts and always with bank's interests over possible personal gains.
- A demonstrated analytical and problem solving skills and the ability to recognize non-obvious systems activity patterns
- Strong interpersonal, analytical and probability skills.
- Written communication skills for effectiveness in writing management reports and statements for likely use in court processes.

### **Behavioural Competencies**

- Self-empowerment to enable development of open communication, teamwork and trust that is needed to support true performance and customer-service oriented culture.
- Ability to work autonomously with minimal oversight.
- Ability to solve complex problems in a complex environment, translating business problems into recommendations that have measurable business impact.
- Ability to present findings and deliver recommendations to various levels of management
- Ability to analyse system data and exception reports for fraud trends and or in respect to reported computer related transactions or frauds that are now prevalent in the banking industry.
- Methodical in approach with a flair for facts when analysing or extracting (data-mining) system information.