

Job Title:	Fraud Monitoring Officer	Reports to:	Senior Manager, Fraud Risk Management
Unit:	Security & Investigation	Department:	Technology and Operations
Grade:	Band 3	Date:	
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement
The purpose of this role is fraud risk management through continuous prevention and detection plan. Conduct pro-active fraud risk monitoring through FRM solution's transactions exception alerts/reports, dashboards reviews, validations as appropriate and mitigate fraud risks.

Key Accountabilities (Duties and Responsibilities)		
Perspective	% Weighting <i>(to add up to 100%)</i>	Output
Financial	(10%)	<ul style="list-style-type: none"> • Monitor systems activities to generate daily, weekly and/or monthly reports identifying trends and or potential fraud activities. • Ensure management is appropriately informed of all fraud related activities and any significant concerns and provide appropriate mitigation plans. • Ensure BAU Operational cost containment
Internal Business processes	60%)	<ul style="list-style-type: none"> • Daily 24/7 monitoring of fraud risk in the bank systems using FRM solution and appraising head of unit with findings • Carry out transaction exception review and validation as may be appropriate to mitigate fraud risk. • 100% daily review of exception reports with a view to identify suspect activity/transactions and submission of summary risk finding reports. • Pro-actively scrutinize identified system transactions for likely fraud indicators and/ or pointers to computer-based frauds. • Intelligence gathering on frauds and provision of monthly updates. • Monthly update of the FRM MI tracker/statistics with no overdue • Daily escalations of exceptions and preparation of monthly, quarterly, semi -annual & annual key trends reports for management actions • Contribute in the review of fraud risk assessments, scenario analysis and new product or change initiative assessments

Service Management	20%	<ul style="list-style-type: none"> Resolve customer issues within the scope of existing service level agreements Contact customers and other banks to verify transactions and resolve fraud related account issues, if fraud confirmed escalate to relevant unit for action. SLA adherence and responsiveness on issues resolution Track unresolved items to provide a record of activities and support identification of fraud trends or persistent issues Recommend changes to the fraud detection system parameters optimizing fraud prevention and detection while
		<ul style="list-style-type: none"> minimizing negative customer impact Actively participate in team meetings for improvements to antifraud operations Assist with the fraud controls implementation of new business processes and solutions
Learning and Growth	10	<ul style="list-style-type: none"> Undertake other responsibilities as may be assigned by management from time to time. Coordinate training to develop and maintain knowledge, skills and capability. Foster Team spirit and positive work environment

Job Dimensions

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

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
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 <i>(Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.</i>
As guided by relevant bank policies and procedures

Work cycle and impact: time horizon and nature of impact (Planning) <i>(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1 month – 3 months, 3-6 months, 6-12 months, above 1 year)</i>
1 month – 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: Data Science, Finance/Accounting, Economics, Actuarial Science or Criminal Justice.

Professional

- Proficiency in information technology is a must
- Professional qualifications in Fraud Risk Management will be an added advantage
- A creative approach to solving problems, attention to details, well organized and exhibit

Ideal Job Specifications

methodical approach to work

- Excellent communication (oral/writing) and presentation skills
- Ability to work under pressure, remain objective and ability to meet deadlines

Desired Work Experience

- Minimum 3 years of Data Analytics experience in financial industry, Contact Centre, 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 monitoring tools, applications and solutions.
- 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 monitoring system information.