

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. It also provides support to Bank of Baroda by carrying out its merchant acquiring operations. The company intends to expand in Retail Asset products like Home Loan, Education Loan, Auto Loan, Loan against property and other financial services.

Position	Assistant Manager/Senior Officer- Fraud Risk & Authorization
Role & Responsibilities	<p>Key highlights of the role are listed below (purely indicative and not limiting):</p> <p>This position would include the mentioned set of responsibilities but not limited to:</p> <ul style="list-style-type: none"> • Ensure tracking of pending alerts & report high value dispute to stakeholders. • Investigate & highlight unusual high alerts and take informed decision. • Work closely with the management for achieving the performance metrics & track system downtime. • Send appropriate communication to the non-contactable customers'. • Track all temporary blocks to avoid customer escalation & inconvenience. • Timely action of declines for the agreed scenarios /response codes. • Analyze Transaction Trends and share learning with higher management. • Monitoring of transactions through alternate channel during system downtime • Report any abnormality of monitoring systems to Fraud prevention for appropriate action. • Track all logs pertaining to fraud detection activities. • Stay up to date with vital information related to process. • Monitor & highlighting issues while keeping risk in control.
Job specific skills	<p>Applicants should possess the following attributes:</p> <ul style="list-style-type: none"> • Well versed with authorization (FAS) criteria's and logic's. • Good understanding of fraud & authorization process. • Ability to make decisions and exercise sound & accurate judgement. • Ability to effectively work with the team. • Knowledge of the Visa/MasterCard/Rupay processes. • Knowledge of card life cycle. • Good communication skills. • Ability to resolve complex problems with minimal guidance. • Excellent writing, interpersonal, and communication skills. • Ability to excel in a fast-paced environment with multiple priorities. • Proficient in Microsoft Excel, PowerPoint, and Word. • Ability to communicate with internal and external management in all levels and in all aspects. • Candidate should be willing to work in rotational shift environment.
Educational Qualifications	<ul style="list-style-type: none"> • Graduate in any discipline. Post graduate Degree will be an added advantage.



Minimum Experience	<ul style="list-style-type: none">• 3+ Year in service industry (preferably credit cards) as on last date of receipt of application.
Location of posting	Mumbai. 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">• 45 Years as on date of receipt of Application.
Email to be sent to	careers@bobfinancial.com with subject as “ Assistant Manager/Senior Officer-Fraud Risk & Authorization ”
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	03rd May 2021.