

BOB Financial Solutions Limited (BFSL, formerly known as BOBCARDS Ltd.) 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 and its debit cards operation for its overseas territories/ subsidiaries and sponsored RRBs. The Company is aiming to expand within Consumer Credit, Commercial Credit, Retail Credit, Capital Market Lending (loan against securities, IPO financing) and other Financial Services.

Position	Sr. Officer / Officer – Fraud Operations
Role & Responsibilities	<p>Key highlights of the role are listed below (purely indicative and not limiting):</p> <ul style="list-style-type: none"> • We have opportunities for Specialist positions in Issuer Fraud Operations. This is 70% Calling and 30% Non-Calling role. • Reviews fraud alerts and reports generated by the proprietary databases designed to detect fraud. • Evaluates account activity to validate fraud and implements decisions, to include but not limited to, removal of card limits, and suspension of account access to minimize interruption of service and fraud loss. • Monitors suspicious transaction activities and resolves fraudulent activities. Contacts merchant and cardholders to verify charges and prevent loss. • Investigate suspicious and confirmed fraudulent activities; identify high risk merchants and any malpractice within the payment card business. • Communicates verbally and in writing with card holders, merchants, and other third parties to validate availability of funds, transaction activity, or to obtain relevant evidentiary matter for submission. • Documents account inquiries and action steps taken in member account records, to establish a chronological history of events. • Detect, investigate, and mitigate irregular patterns in transaction activity identified as suspected fraud.
Job specific skills	<p>Applicants should possess the following attributes:</p> <ul style="list-style-type: none"> • Demonstrate advanced ability to perform day-to-day fraud investigation and risk activities as assigned. • Knowledge of the Visa/MasterCard/Rupay rules & regulations. • Possess the ability to de-escalate and work through difficult situations. • Ability to work with team members by assisting in and leading day-to-day department discussions. • 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 of acquiring. • Candidate should be willing to work in rotational shift environment (9.30AM till



	6.00PM or 1.30PM till 9.00PM).
Educational Qualifications	<ul style="list-style-type: none">• Graduate degree.
Minimum Experience	<ul style="list-style-type: none">• 1+ Years as on last date of receipt of application.
CTC offered	<ul style="list-style-type: none">• Compensation will not be a limiting factor for the right candidate and will be discussed on a case by case basis.
Location of posting	<ul style="list-style-type: none">• 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 “ Sr. Officer / Officer – Fraud 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	20th February 2020.