



USC University of
Southern California

Fraud Risk Analyst, Credit Union Job Description

JOB INFORMATION

<i>Job Code:</i>	115042
<i>Job Title:</i>	Fraud Risk Analyst, Credit Union
<i>FLSA Status:</i>	Non-Exempt
<i>Supervisory:</i>	
<i>Job Family:</i>	Credit Union
<i>Job Family Group:</i>	Accounting, Finance and Banking
<i>Management Level:</i>	7 Individual Contributor

JOB SUMMARY

Participates in the USC Credit Union's fraud prevention and risk management activities to mitigate exposure to potential fraudulent activities. Prevents, detects, and investigates suspicious activity. Performs analysis of suspicious activity and makes appropriate recommendations. Identifies, configures, and implements fraud detection tools. Supports management in developing and implementing trainings to educate credit union staff. Establishes performance analytics and implements effective reporting tools.

JOB QUALIFICATIONS:

Education

<i>Req</i>	<i>Pref</i>	<i>Degree</i>	<i>Field of Study</i>
X		High school or equivalent	

Additional Education

Check here if experience may substitute for some of the above education.

<input type="checkbox"/>	Combined experience/education as substitute for minimum education
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Work Experience

<i>Req</i>	<i>Pref</i>	<i>Work Experience</i>	<i>Experience Level</i>
X		1 year	of experience in loss prevention/fraud investigation.
	X	3 years	experience in loss prevention/fraud investigation within a financial institution.
	X	2 years	experience with FICO Falcon Fraud Manager (or comparable fraud detection system/tools).

Additional Work Experience

Check here if education may substitute for some of the above work experience.

<input type="checkbox"/>	Combined experience/education as substitute for minimum work experience
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Knowledge, Skills and Abilities

<i>Req</i>	<i>Pref</i>	<i>Functional Skills</i>
X		Excellent written and oral communication skills, and an exemplary attention to detail.

Knowledge, Skills and Abilities

Req	Pref	Functional Skills
X		Demonstrated ability to work independently with minimal supervision, deftly handle time-sensitive matters, meet strict deadlines, and sometimes confidential tasks.
X		Advanced judgment, analytical, and decision-making skills.
X		Thorough knowledge of PC computing environment.
X		Demonstrated experience with office management software/tools (e.g. Google suite), databases/data warehouses, and reporting/query tools (e.g., Brio, MS Query, Crystal Reports).
X		Ability to develop reports from multiple streams of data, interpret trends, and present information to varied audiences.

Other Job Factors

JOB ACCOUNTABILITIES

	% Time	Essential	Marginal	N/A
Prevents, detects, and investigates suspicious activity (e.g., identity theft, phishing, forgery) to minimize fraud loss and chargeback rates. Performs in-depth analysis of suspicious activity and/or high-risk transactions (including cross-channel threats), assesses levels of risk, and determines if improper activity has occurred. Makes appropriate recommendations to mitigate potential losses. Develops, maintains, and updates fraud prevention strategies and initiatives. Identifies innovative ways to reduce fraud and makes recommendations to management.				
Identifies, configures, and implements fraud detection tools; ensures detection actions do not impede operational efficiency. Monitors multiple systems and applications (e.g., online/mobile banking) in real-time or near real-time, exercising judgment and making decisions, to prevent and detect fraudulent usage of USC Credit Union payment system.				
Coordinates recovery of losses due to fraudulent activity. Serves as subject matter expert (SME) regarding fraud functions, systems, and policies. Ensures compliance with all applicable policies, procedures and regulations.				
Supports management in developing, implementing, and conducting trainings to educate credit union staff on identifying and responding to potential security violation situations.				
Reviews daily reports to identify and verify potential fraudulent activities. Produces monthly fraud analysis, identifying trends and providing actionable recommendations to improve the efficiency and effectiveness of mitigation programs. Develops and implements analytics, producing related reports to outline the department's progress.				
Promotes an environment that fosters inclusive relationships and creates unbiased opportunities for contributions through ideas, words, and actions that uphold principles of the USC Code of Ethics.				

Other Requirements

Essential:	Emergency Response/Recovery	Essential:	Mandated Reporter
	In the event of an emergency, the employee holding this position is required to "report to duty" in accordance with the university's Emergency Operations Plan and/or the employee's department's emergency response and/or recovery plans. Familiarity with those plans and regular training to implement those plans is required. During or immediately following an emergency, the employee will be notified to assist in the emergency response efforts, and mobilize other staff members if needed.		A mandated reporter who in his or her professional capacity has knowledge of, or reasonably suspects a person who is under the age of 18 years, elderly, or a dependent adult has been the victim of abuse or neglect must report the suspected incident. The reporter must contact a designated agency immediately or as soon as practically possible by telephone or in writing within 36 hours. By virtue of the associated job duties, this position qualifies as a mandated reporter as required by state law and USC's policy at: https://policy.usc.edu/mandated-reporters/

<i>Campus Security Authority (CSA)</i>	<i>Essential:</i>
By virtue of the associated job duties, this position qualifies as a Campus Security Authority as required by law and USC's policy at: https://dps.usc.edu/alerts/clery/	No

ACKNOWLEDGMENTS

The above statements reflect the essential and non-essential functions as necessary to describe the principle contents of the job. They are not intended to be a complete statement of all work requirements or duties that may be required of the position. I understand that I may be asked to perform other duties as assigned. USC reserves the right to add or change duties at any time.

The University of Southern California is an Equal Opportunity Employer. USC prohibits discrimination on any basis protected under federal, state, or local law, regulation, or ordinance or university policies. All employment decisions are based on individual qualifications and business need.

I acknowledge receipt of this job description and its associated physical requirements. I have read and understand the job description and job requirements and agree to abide by their contents. I realize that duties may be requested of me that are not specifically stated herein. I understand that I will be expected to adjust to potential fluctuations in work volume. I understand that, if I have any questions about the essential functions or expectations of my position, my supervisor and/or HR partner are available to discuss them with me.

_____	_____	_____
Print Employee Name	Signature	Date
_____	_____	_____
Print Manager Name	Signature	Date

This job description describes the general nature and level of work required by the position. It is not intended to be an all-inclusive list of qualifications, skills, duties, responsibilities or working conditions of the job. The job description is subject to change with or without notice, and Management reserves the right to add, modify or remove any qualification or duty. Nothing in this job description changes the existing at-will employment relationship between the university and the employee occupying the position.