

SENIOR ANALYST, CARD FRAUD ANALYTICS

Salary:	Competitive
Location:	Markham, ON, Canada
Job Type:	Permanent, Full time
Company:	TD Bank Group
Updated on:	31 May 16

[Senior Analyst, Card Fraud Analytics](#)

About TD Bank Group

The Toronto-Dominion Bank and its subsidiaries are collectively known as TD Bank Group ("TD" or "the Bank").

TD is the sixth largest bank in North America by branches and serves over 24 million customers in three key businesses operating in a number of locations in financial centres around the globe:

- Canadian Retail, including TD Canada Trust, TD Auto Finance Canada, TD Wealth, TD Direct Investing, and TD Insurance;
- U.S. Retail, including TD Bank, America's Most Convenient Bank, TD Auto Finance U.S., and an investment in TD Ameritrade; and
- Wholesale Banking, including TD Securities.

TD had CDN\$1.1 trillion in assets on January 31, 2015. TD also ranks among the world's leading online financial services firms, with approximately 9.7 million active online and mobile customers. The Toronto-Dominion Bank trades on the Toronto and New York stock exchanges under the symbol "TD".

Department Overview

The Financial Crimes & Fraud Management Group (FC&FMG) is an enterprise-level organization within TD Bank Group that strives to protect TD customers, shareholders and employees from financial crimes and fraud. FC&FMG leads TD's enterprise-wide fraud strategy, develops and evolves enterprise policies, advanced analytics capabilities and operational efficiencies to improve governance, oversight and collaboration between fraud management and other control functions within the Bank. Our mission is to be a best run, integrated; customer and employee focused financial crimes and fraud management organization to protect TD from global, sophisticated financial crimes.

Job Type

Regular

Job Status

Full Time

Hours

37.5

Business Line

Corporate

Job Category - Primary

Business Analysis | Reporting

Job Category(s)

Business Analysis | Reporting

Job Description

The role of Senior Analyst is responsible to develop and monitor fraud rules to mitigate fraud risk while balancing the impact to the customer experience and our operations. The role provides a unique opportunity to apply analytical and technical skills leveraging industry leading detection systems. The role requires detailed and timely analysis of fraud patterns as well as the agility to shift with changing priorities. Strong communication skills and a proven ability to develop effective relationships with external and internal business partners are required.

Job Requirements

- Responsible for the development and implementation of Credit Card fraud strategies and ensure that they meet false-positive and detection rate benchmarks
- Be accountable for loss targets and the customer experience generated by fraud strategies
- Mine customer, account and transactional data to develop segmentation to improve fraud detection and minimize impact to legitimate transactions
- Convert analytic insights into recommendations for specific fraud operations initiatives, developing the business case and performing post-implementation tracking to ensure that targets are attained
- Represent Card Fraud Analytics on projects and in the planning of new initiatives and product launches
- Strong ability to communicate strategy analysis in both technical and non-technical terms, either verbally or in in documented format
- Ability to work independently and in teams, including managing cross functional or special project teams as required.
- Must possess strong organizational skills and the ability to manage a range of tasks and issues simultaneously to a positive outcome and in a timely manner
- Participate as a team member, promote team effectiveness and contribute to a positive work environment

Additional Information

- University degree in a numerate discipline e.g. Math, Statistics, Business
- 3-5 years of work experience in analytical capacity
- Strong interpersonal and leadership skills and comfort in interacting with senior leaders.
- Ability to work independently in a dynamic environment with tight timelines
- Knowledge of Payment Card Industry is preferred
- Knowledge of Fraud Detection Systems such as CardGuard, Falcon, PRM is preferred
- Proficient with data extraction/mining tools: SQL, Knowledge Seeker, SAS
- Proficient with Microsoft Office applications; Advanced Excel
- Previous experience in fraud is an asset

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Inclusiveness

At TD, we are committed to fostering an inclusive, accessible environment, where all employees and customers feel valued, respected and supported. We are dedicated to building a workforce that reflects the diversity of our customers and communities in which we live and serve. If you require an accommodation for the recruitment/interview process (including alternate formats of materials, or accessible meeting rooms or other accommodation), please let us know and we will work with you to meet your needs.

****Province/State (Primary)**

Ontario

City (Primary)

Markham