**Fraud Analyst - Bilingual**

Scotiabank - Ottawa, ON

Ottawa, ON

Requisition ID: 75033

Join the Global Community of Scotiabankers to help customers become better off.

Ready for the next challenge in your career with one of the best departments in Scotiabank - Global Operations?

Welcome to the Inbound Fraud team in Canada, where every challenge is an opportunity to get excited about learning new things! We are looking forward to add new members.

*Purpose*

Contributes to the overall success of the Inbound Fraud team in Canada ensuring specific individual goals, plans, initiatives are executed / delivered in support of the team’s business strategies and objectives. Ensures all activities conducted are in compliance with governing regulations, internal policies and procedures.

The Analyst, Inbound Fraud answers inbound calls for fraud-related enquiries. The incumbent is required to review unusual activity with customers, complete lost reports and itemize fraud transactions, obtain details for card replacement and communicate with various departments within the bank. The incumbent utilizes specific call handling procedures for the purpose of mitigating potential fraud losses, while branding Scotiabank to create a rewarding and engaging experience for our customers.

*Accountabilities*

* Champions a customer focused culture to deepen client relationships and leverage broader Bank relationships, systems and knowledge.
* Provide customers with excellent service levels within the parameters of the department environment by effectively managing the workload and staying actively available to receive customer requests by
* Responding to incoming telephone and written inquiries from customers, branches and other Bank departments to resolve inquiries relative to fraud issues and/or complaints.
* Authorizing transactions declined due to fraud mitigation rules set on the Bank’s host system or fraud monitoring tools, based on reasonable assurance that the transaction is legitimate or declining transactions that are highly suspicious.
* Completing on-line fraud reports, ensuring the correct action is taken when inputting the option for the transfer of balance, while at the same time arranging for expedient replacement of cards to customers affected by fraud.
* Handling transferred calls from Contact Centers when cardholders are reporting disputed transactions on lost/stolen cards and ensure accounts are status on all applicable systems and electronic warning bulletins.
* Achieve and maintain required service level standards by:
* Operating at optimal efficiency of the department by ensuring productivity goals are attained;
* Minimizing Fraud risk and losses by adhering to Scotiabank’s policy, procedures and key controls;
* Adhering to all company/department policies, procedures and audit requirements;
* Prioritizing and processing customer requests (i.e. inquiries, transactions, case work) in a timely and efficient manner; and
* Strictly adhering to schedules thereby ensuring prompt customer service and response time.
* Participate actively in team activities/initiatives and taking responsibility for self-learning and development. Participate actively and contribute to overall team objectives by:
* Learning and embracing new procedures, technologies, and processes;
* Participating in and supporting change initiatives for the team and the department;
* Contributing to effective team morale and employee relations through positive interaction with team members and participating in the Applause program; and
* Taking ownership of his/her development plan, working with the manager in the identification of skills, behaviors and competencies required to achieve goals.
* Understand how the Bank’s risk appetite and risk culture should be considered in day-to-day activities and decisions.
* Actively pursues effective and efficient operations of his/her respective areas, while ensuring the adequacy, adherence to and effectiveness of day-to-day business controls to meet obligations with respect to operational risk, regulatory compliance risk, AML/ATF risk and conduct risk, including but not limited to responsibilities under the Operational Risk Management Framework, Regulatory Compliance Risk Management Framework, AML/ATF Global Handbook and the Guidelines for Business Conduct.

*Dimensions*

* The role operates independently on a daily basis on issues
* The role receives general guidance and support from the Senior Analyst, Inbound Fraud and Manager, Inbound Fraud on issues that require escalations
* The complexity of the calls that the Inbound Fraud Analyst receives vary in nature as calls are received from all types of customers – from those with lesser or indeterminate value and little complexity to those with higher value and complexity

*Education / Experience*

* Customer service experience; demonstrated commitment to providing quality customer service
* A great deal of tact, diplomacy and empathy are required in dealing with and defusing situations, as customers are often upset with the possibility fraud has occurred on their account, or that legitimate transaction has been unnecessarily declined due to action taken
* Ability to confidently take on high workload and call volume, while prioritizing and multitasking
* Utilization of active listening skills and appropriate acknowledgment statements
* Capability to build customer loyalty through listening, relationship building, and professional and persuasive communication skills
* Ability to work in a fast-paced environment
* Proven interpersonal, communication and problem resolution skills
* Ability to navigate between multiple Windows-based application systems
* Good analytical, verbal, and written communication skills
* Fluency in both English and French language skills (reading, writing, and spoken) are required
* Previous Retail Banking and / or Advice/Call Centre experience is an asset
* Post-secondary education in business or other related disciplines is in an asset

*Working Conditions*

* Work in a standard office-based environment; non-standard hours are a common occurrence.
* The role is based in a call center environment that is aligned to the operating hours, and may be subject to shift work at all hours of the day depending on the business requirements. Operating hours are 8:00am – 10pm (Mon – Fri), 10am – 6pm (Sat -Sun), but are subject to change based on business needs.  
    
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Location(s): Canada : Ontario : Ottawa

As Canada's International Bank, we are a diverse and global team. We speak more than 100 languages with backgrounds from more than 120 countries. Our employees are committed to a superior customer experience and use the Bank's six guiding sales practice principles to ensure they act with honesty and integrity.

At Scotiabank, we value the unique skills and experiences each individual brings to the Bank, and are committed to creating and maintaining an inclusive and accessible environment for everyone. If you require accommodation (including, but not limited to, an accessible interview site, alternate format documents, ASL Interpreter, or Assistive Technology) during the recruitment and selection process, please let our Recruitment team know. If you require technical assistance, please click here. Candidates must apply directly online to be considered for this role. We thank all applicants for their interest in a career at Scotiabank; however, only those candidates who are selected for an interview will be contacted.