

Senior Fraud Investigator



Purpose

The Senior Fraud Investigator will be the key link between the Fraud Investigators and the Financial Crime Intelligence Manager. Being the first point of contact for the Fraud Investigators to assist with escalations, training and investigation management. You'll also be tasked with the development and enhancement of reporting and controls to identify potential incidents of financial crime. The emphasis of the role is on investigation, workflow management, customer service, and ensuring that processes are constantly improved in line with the Bank's business objective to Simplify, Optimise, and Automate. The role covers all payment types across all product types (including Cards) and all distribution channels.

Role dimensions

- **Reports to:** Financial Crime Manager - Intelligence
- **Department:** Customer Operations
- **Direct Reports:** 0
- **Financial Authority:** N/A

Person specifications

- Previous Team Leader / Senior experience.
- Proven background in financial crime for 4 or more years.
- Computer savvy and confident in all Microsoft products and Bank systems.
- An interest in deterring financial crime.
- Understanding of financial crime typologies; specifically, AML/CFT and Fraud.
- Experience in writing, testing and deploying fraud rules.
- Critical thinker with ability to apply analytical techniques to interpret information and data.
- Excellent written communication.

Role specific areas of responsibility

- Ability to work independently, manage multiple priorities, and meet deadlines in a fast-paced environment.
- Responsible for workflow management and training of Fraud Investigators.
- Be the conduit of information between Fraud Investigators and Financial Crime Intelligence Manager to foster good working relationships and outcomes.
- Assist with any escalated cases or complaints unable to be dealt with by the Fraud Investigators and provide right first-time resolution for customers where possible.
- Monitor the team's performance and provide feedback, support the team's success by providing regular updates on key observations/knowledge of emerging financial crime trends.
- Reporting, analytics, and assurance of workflow and the clear presentation of these to senior management.
- Review, refine and create Fraud monitoring rules and modelling in collaboration with the wider TSB Financial Crime stakeholders.
- Line 2 Fraud engagement and SME.
- Assist with the ongoing review and improvement of TSB's Fraud procedures.
- Over time this role will be cross-functional and expected to provide support to other customer-facing teams in Customer Support & Operations to support homogeneous ways of working.

From time to time there may be additional activity not contained within this position description that the appointee is to complete in the interests of the appointment and their own personal development.

This position description provides a broad overview of responsibilities. The position description is a living document, and the Bank reserves the right to amend from time to time as required.