



## Fraud Prevention Associate

**Business:** V12 Retail Finance

**Reporting to:** Fraud Prevention Assistant Manager

**Business area:** Financial Crime Operations / Fraud Prevention

**Location:** Cardiff

V12 Retail Finance is a UK specialist provider of Retail Point of Sale Credit, providing finance to customers of a range of retail partners for over 20 years through an online processing system. It employs over 240 staff and is based in offices at Neptune Court in Cardiff. It is owned by Secure Trust Bank, a longstanding established UK bank, whose core business is to provide banking services including a range of savings products, mortgages and other lending solutions. Secure Trust Bank was incorporated in 1954, and operates from its head office in Solihull, West Midlands. It was admitted to AIM in November 2011 and, in October 2016, successfully listed on the Main Market of the London Stock Exchange.

As a fast-growing company, we are always looking for the best candidates to help us grow our business. Our customers are at the heart of everything we do, but we can't achieve our customer focus strategy without the right people in our team. For us, it's not just about delivering great customer service, it's about constantly improving what we do and finding new ways to help our customers and the retail partners we work with. So, we are looking for candidates who are enthusiastic, proactive and enjoy working in a fast-paced environment.

### Job purpose

To assist in the execution of the fraud prevention strategies effectively, identifying and escalating suspected or confirmed fraud accordingly.

### Job Description

#### **Key responsibilities**

- Complete necessary validation checks to assist in the identification of potential 1st, 2nd or 3rd party fraud at application stage.
- Escalate complex/priority cases timely.
- Where required, to review and assess documentation received in line with internal and regulatory requirements.
- Work to agreed service level agreements (SLAs), providing exceptional customer service to applicants and retail partners.
- Be self-motivated and take accountability for own workload.
- Attain and maintain competence as evidenced within the departmental T&C framework.

Any other reasonable request as directed by management.



<b>Person Specification</b>	<b>Knowledge / Experience</b> <ul style="list-style-type: none"><li>• Previous experience of customer contact and administration duties desired, but not essential.</li><li>• Good communication skills – both verbal and written.</li><li>• Excellent attention to detail.</li><li>• Strong team player.</li><li>• Ability to effectively prioritise own workload.</li><li>• Ability to work to agreed service level agreements</li></ul>
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