

JOB TITLE: CREDIT RISK ANALYST

Reports to: Manager Risk Strategy

<p>Description:</p>	<p>The role of the Credit Risk Analyst is to analyse credit data and financial information from applicants applying for a new merchant account or for those merchants who already have a business relationship with STFS and determine the underlying risks that the bank will be exposed to in granting such facilities. This will entail drawing up of reports, that will not only highlight the underlying risks but also recommending mitigates to minimise the identified exposure.</p> <p>As part of this role, incumbent will also be required to carry out regular portfolio analysis and report on the bank's exposure.</p>
<p>Duties and responsibilities:</p>	<ul style="list-style-type: none"> • Onboarding Function: <ul style="list-style-type: none"> -Determine credit worthiness of new or existing merchants through financial statements or by making use of data provided by credit scoring agencies; -Determine the degree of risk involved and calculate the VAR; -Recommend any collateral that may be required to better mitigate any identified risks; -Generate merchant contracts. • Portfolio Management Function: <ul style="list-style-type: none"> -Carry out risk analysis of merchant portfolio; -Prepare ad hoc and monthly reports detailing portfolio risks; -Regularly review top exposures and recommend mitigation plans where necessary. • Managing the Risk inbox, delegating tasks/merchants to the respective team members; • Responsible for handling queries from internal and external customers concerning Credit Risk; • Ensure adherence to credit policy and card scheme regulations when evaluating new applications or carrying out reviews; • Communicate with internal departments, as well as multiple levels of management and offer advice on potential risk related matters; • Participate in various meetings and give presentations when required.
<p>Desired Experience:</p>	<ul style="list-style-type: none"> • Strong analytical and quantitative skills; • Knowledge of financial and risk analysis; • Capability to understand a P&L and Balance Sheet and extract financial ratios; • Attention to detail and diligence; • Good written and oral communication skills; • Proficiency in Microsoft Office; Word, Excel & PowerPoint • Well organised and meticulous • Knowledge of card business principles • Knowledge of Visa and MasterCard regulations • Knowledge of Compliance mandates and following all related updates
<p>How to apply:</p>	<p>Please send your CV and covering letter to our Talent Acquisition team at hr@acquiring.com</p>

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