

ROLES AND RESPONSIBILITIES

Job Title:	Underwriting Officer	Reports to:	Underwriting team leader
Division:	Secure Trading Financial Services (STFS) Secure Trading Financial Services Ltd (STFS), now trading as Acquiring.com, has over the past years established itself as a trusted acquirer. Licensed and regulated by the Malta Financial Services Authority (“MFSA”) to process electronic payments across Europe and principal member of Visa and Mastercard, Acquiring.com can offer a truly end-to-end payment solution to merchants trading online. Ease of implementation and trusted advisory relationship management are at the heart of what Acquiring.com can offer to its partners.		
Main purpose of the job:	The underwriting officer will review and complete underwriting and credit analysis of applications by applying sound underwriting judgment and adhering to company policy.		
Duties and responsibilities:	Perform underwriting of prospective new customers: <ul style="list-style-type: none"> - Adhere to underwriting standards, instructions and good practice to minimize risk and maximize efficiency - Conduct compliance and credit checks and analysis - Comply with all legal and regulatory requirements to ensure obligations are met - Reviewing legal documentation - Ensure adherence to Company and Card Schemes rules and policies - Calculation of the financial risk exposure and the relevant risk mitigation measures - Continuous process improvement and sharing best practice - Foster strong partnerships with other teams such as BRO, Operations etc. 		
Experience, skills and Qualifications	<ul style="list-style-type: none"> - Analytical skills to identify and assess potential fraud and compliance issues - Demonstrated skills in risk assessment. The ability to escalation when appropriate - Efficiently and appropriately prioritize to ensure timely goal achievement 		