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| Job Title: Underwriting Officer | Reports to: Underwriting Team Leader |
| Department: Underwriting | Date: July 2020 |
| Main purpose of the job: | The Underwriting Officer will be required to undertake underwriting of prospective as well as existing customers, assess the business model of applicants and conduct compliance and credit checks to ensure adherence to Company and card scheme policies and regulations. The role will be part of a team of underwriters, working closely with colleagues to ensure optimum customer service. The candidate will communicate with internal company departments, as well as management and offer assistance on risk related matters. |
| Duties and responsibilities: | <ul style="list-style-type: none"> • Conducting identity checks (KYC – Know your customer), AML, identifying and locating, credit score analysis and full product and website review • Adhere to underwriting standards, company’s policies & 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 • Working closely with the Risk Department to agree on risk and remittance terms for high risk merchants • Contribute to process improvements and sharing best practice • Foster strong partnerships with other teams such as the Business relations team |
| Experience, Qualifications and Skills: | <ul style="list-style-type: none"> • Analytical skills to identify and assess potential fraud and compliance issues • A good working knowledge of compliance regulations • Experience to financial credit risk assessment • Demonstrated skills in risk assessment and the ability to escalate when appropriate • Efficiently and appropriately prioritize to ensure timely goal achievement • Excellent communication and decision-making skills • Detailed oriented • Analytical and intuitive investigative skills • Experience in credit • Understanding of card schemes |
| How to apply: | Please send your CV to our Talent Acquisition team at hr@acquiring.com |

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