

JOB DESCRIPTION**SENIOR FRAUD RISK ANALYST**

TITLE: Senior Fraud Risk Analyst
REPORTS TO: SVP, Fraud Officer
DEPARTMENT: Enterprise Risk Management

EXEMPTION STATUS: Exempt
LOCATION: Corporate
PREPARED: October 2016

JOB SUMMARY:

Responsible for analyzing moderate to complex account activity utilizing various fraud tools to detect and prevent fraudulent activity. Identifies and escalates to the Fraud Officer, any suspected, alleged or known internal and external fraud investigations against the Banc of California and its customers. As a Senior level, handles more complex investigations. Reports directly to the Fraud Officer and will be a member of the Fraud Response Team. In addition to investigations, will be responsible to research and identify all possible avenues to the recovery of funds and/or property obtained by such fraud, and coordinate with appropriate law enforcement agencies to help identify and facilitate the prosecution of the person(s) perpetrating such fraud. Ensures compliance with established Bank policies and procedures, supporting the Fraud Risk- Management Integrated Framework. Performs all duties in accordance with the company's policies and procedures, all U.S. state and federal laws and regulations, wherein the company operates.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

1. Proactively assists in the oversight of a proactive Fraud Risk Management Program using data extraction, data analytics and management reporting.
2. Solid understanding of fraud risks, and risk management processes in order to identify and monitor fraud risks within the organization.
3. Contributes to the development and implementation of Fraud Risk processes, tools, policies, standards, and procedures in alignment with the Enterprise Risk Framework Program.
4. Analyzes activity to detect and prevent fraudulent activity based on reports, alerts, or notifications from third parties requesting assistance.
5. Analyzes potential check and deposit fraud, debit card, and checking irregularities, including returned deposited items, wire and ACH activity, check kiting, new account fraud activity, commercial and consumer loan fraud, and any other suspicious activities.
6. Oversees and performs investigations regarding actual and suspected fraud activities, providing oversight and appropriate resolution to the business units.
7. Prepares in-depth fraud case investigation narratives, which support; Suspicious Incident Reporting, Elder Abuse Reporting, Subpoenas, Human Resource corrective action and police reports.
8. Prepares and Analyzes internal and external fraud loss data reporting to monitor risk management activities associated with significant losses.
9. Risk assesses the effectiveness of antifraud programs and controls in place.
10. Effectively communicates emerging and/or changing risk and related control opportunities and enhancements to senior management.

The above statements are intended to describe the general nature and level of work being performed by people assigned to this classification. They are not intended to be construed as an exhaustive list of all responsibilities, duties, and skills required of employees assigned to this job.

11. Collaborates with Operational Risk Management team to comprehend, develop, and perform Key Risk Indicators reporting.
12. Maintains awareness of key process changes, system changes, organization or governance structure, and key outsourcing arrangements/vendor exposure and how they impact operational risk management.
13. Assists management in the development and implementation of the Antifraud control activities both preventive and detective controls.
14. Prepares monthly/quarterly management reports of all activities, including averted and sustained losses, and recovered monies.
15. Adheres to all regulatory filing timelines.
16. Follow policies and procedures, complete tasks correctly and on time, and support the company's goals and values.
17. Perform the position safely without endangering the health or safety to themselves or others and be expected to report potentially unsafe conditions. The employee shall comply with occupational safety and health standards and all rules, regulations, and orders issued pursuant to the OSHA Act of 1970, which are applicable to one's own actions and conduct.
18. Perform duties specific to the position and other functions as assigned.

ESSENTIAL KNOWLEDGE, SKILLS, AND ABILITIES:

- Demonstrates knowledge of, adherence to, monitoring and responsibility for compliance with state and federal regulations and laws as they pertain to this position including but not limited to the following: Regulation Z (Truth in Lending Act), Regulation B (Equal Credit Opportunity Act), FHA (Fair Housing Act), Home Mortgage Disclosure Act, Real Estate Settlement Procedures Act, Fair Credit Reporting Act, Bank Secrecy Act in conjunction with the USA PATRIOT Act, Anti-Money Laundering and Customer Information Program, Right to Financial Privacy Act (state and federal) and Community Reinvestment Act (CRA).
- Strong knowledge of Bank administration, lending and operations products and services; related state and federal laws and regulations, and other Banking operational policies and procedures.
- Excellent written and verbal communication with ability to create clear and concise summary documents of on-going investigations, and provide detailed instructions to team members.
- Ability to analyze complex situations and provide guidance, makes recommendations, and/or escalates arising issues timely.
- Strong organization skills and ability to handle multiple projects efficiently in order to ensure projects are completed timely.
- Able to interact and communicate effectively with all management levels to assess business needs in a professional manner.
- Strong proficiency with MS Office Suite required (MS Word, MS Excel, and MS PowerPoint).
- SharePoint proficiency, including document maintenance and SharePoint updates.
- Ability to make informal and formal presentations, inside and outside the organization; speaking before assigned team or other groups as needed.

The above statements are intended to describe the general nature and level of work being performed by people assigned to this classification. They are not intended to be construed as an exhaustive list of all responsibilities, duties, and skills required of employees assigned to this job.

- Ability to deal with complex difficult problems involving multiple facets and variables in non-standardized situations.
- Ability to work with little to no supervision while performing duties.

EDUCATION, EXPERIENCE AND/OR LICENSES:

- Bachelor’s Degree from an accredited university, and a minimum of 5 years related work experience with Fraud investigations.
- Minimum 5-7 years in banking/finance industry experience.
- Minimum 5 years in experience of direct work experience in Fraud prevention or investigation in the Banking industry.
- CFE Credentials preferred

SUPERVISORY RESPONSIBILITIES:

Does this job have supervisory responsibilities? No: Yes: X

Are there subordinate supervisors reporting to this job? No: X Yes: How many?

Are there employees reporting directly to this job? No: Yes: X How many? 0-1

What is the total number of employees who report both directly AND indirectly to this job? How many? N/A

PHYSICAL DEMANDS:

Physical Requirement	Continually (every day)	Frequently (2-3 times per week)	Occasionally (2-3 times per month)	Rarely (less than one time per month)	Never
Seeing	X				
Hearing	X				
Stooping/bending			X		
Moving around the office	X				
Driving			X		
Speaking	X				
Lifting/carrying heavy items (up to 10 pounds)				X	
Standing for long periods				X	
Using hands/fingers	X				
Reaching/overhead	X				

The above statements are intended to describe the general nature and level of work being performed by people assigned to this classification. They are not intended to be construed as an exhaustive list of all responsibilities, duties, and skills required of employees assigned to this job.

WORK ENVIRONMENT:

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The environment is an indoor office environment reasonably clean, well-lit and ventilated. Generally, little or no probability of injury or health impairment due to physical hazards and the noise level is moderate with normal business office machines and light to moderate foot traffic.

CONFIDENTIAL DATA:

This position may be exposed to confidential information about the company, our customers and other employees on a regular basis. Disclosure of such information to any outside party in a business or social context can seriously impact the company, and may jeopardize the relationship of trust we enjoy with our customers. Please refer to the Confidentiality and Information Security sections of the Employee Handbook for additional guidelines regarding the protection of confidential data.

Management reserves the right to change this job description and standard ratings at any time according to business needs.

Employee Signature Employee Name (Print) _____
Date

Approval Level	Name	Signature	Date
Compensation Department	Matthew Cordry		
Business Owner	Lucy Aguilar		
SVP	Gary Kausmeyer		
Chief Risk Officer	Hugh Boyle		

The above statements are intended to describe the general nature and level of work being performed by people assigned to this classification. They are not intended to be construed as an exhaustive list of all responsibilities, duties, and skills required of employees assigned to this job.