Flexiti Financial

Flexiti has reimagined point-of-sale (POS) consumer financing to drive sales for retailers in-store and online, becoming one of Canada's leading private label credit card issuers. Through our award-winning platform, we deliver a POS financing experience across any device that is customer-centric, simple and intuitive. Without the need to integrate into existing POS systems, retail partners can easily offer the same fast and paperless financing solution across all retail locations and sales channels to increase revenue and build loyalty through repeat purchases. For more information, visit www.flexiti.com.

Senior Analyst, Credit Risk Management

Flexiti Financial is looking for a Senior Analyst, Credit Risk Management to join its Risk team. Supporting the Manager, Credit Risk management, the Senior Analyst Credit Risk Management will leverage data and analytics to develop and implement adjudication and account management strategies for Flexiti's private label credit card portfolio. These strategies will minimize losses and optimize operational costs while ensuring a strong customer experience. This position requires high attention to detail, sound judgment in the execution of credit strategies, superior analytical skills and exceptional communication skills.

Responsibilities
- Develop credit strategies for unsecured lending products.
- Use SQL (or similar tools such as SAS, Python or R) to analyze, extract and validate data.
- Develop, execute and monitor strategies for credit originations.
- Generate requirements for the implementation of credit adjudication strategies. Support User Acceptance testing and perform Business Acceptance testing for changes to automated adjudication.
- Support automated credit adjudication through improved procedures and policies.
- Identify and escalate material credit risks and trends.
- Produce actionable business insights through the analysis of large amounts of data.
- Collaborate with partners and vendors to integrate products and services that support credit adjudication.
- Own deliverables and be accountable for results.
- Produce deliverables accurately and on time with minimal supervision.
- Draw conclusions and provide explanations and make recommendations based on analysis.
- Improve processes and document procedures.
- Work with a broad range of stakeholders including those in Risk Management, Software Development, Product Management and Operations.

Qualifications
- 2+ years of experience in developing credit strategies for unsecured lending products.
- Solid knowledge of the financial services industry, consumer credit products and non-prime lending.
- Experience using SQL (or similar tools such as SAS, Python or R) to analyze, extract and validate data.

- Proficiency with Microsoft Suite.

What We Offer

Below are just a few reasons why people love working here:

- An opportunity to be a part of an award winning and fast growing company
- An innovative culture that promotes autonomy and flexibility
- A dynamic team and working environment that provides ongoing support
- Competitive compensation package commensurate to experience

Flexiti embraces diversity. We are committed to building a team that represents a variety of backgrounds, perspectives, and skills. All qualified applicants will receive consideration without regard to race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, sexual orientation, disability, age, marital status, or family status. If you require disability-related accommodation during the application or interview process, simply let us know and we'll work with you to ensure you have a positive experience.