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Associate Manager, Credit And Fraud Strategy

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Company: Fuzu

Location: Nairobi

Category: other-general

Job Summary

Contract Type:

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You Are:

A professional with advanced knowledge of credit and risk management with 3 to 6 years of relevant experience. This includes: (i) Experience in managing a consumer lending portfolio and credit risk or fraud risk, preferably for underserved consumers in developing economies (ii) Experience in developing or optimizing credit products (credit cards, line of credit, personal loans etc.) for retail consumers

A data-driven problem solver with proficiency in SQL, Python, MS Office, and experience in using segmentation tools and decision trees to build strategies

An exceptional communicator with the ability to effectively and efficiently communicate complex information and analytical strategy

An exceptional leader that can influence without authority

A holder of a bachelor or Master's degree in courses requiring and developing analytical problem solving and mathematical ability (e.g. engineering, statistics, mathematics, economics etc.)

Responsibilities

Application Fraud Risk-mitigation Strategy Design and Optimization: Own and

maintain data-driven strategies to mitigate fraud risk at the application stage, while balancing customer experience and business value.

Acquisition Credit Policy Development and Optimization: Own and maintain the credit approval process to maximize profitability while being within risk appetite

Credit Product Strategy and Optimization: Own the optimization of credit product terms (e.g. APR, Deposit, Tenure, Exposure), structure and user experience to maximize profit and product usage.

Monitoring and Control:Develop and maintain a monitoring framework for through-the-door distributions and acquisition performance by developing and tracking relevant metrics within proposed control limits. Ensure intent meets execution by developing and maintaining an implementation monitoring and control framework.

User Research:Identify and execute user research through in-person visits and surveys for target consumers (farmers) to inform the product and acquisition policy design

Cross Functional Collaboration: Work with our collections, customer management, product, logistics & distribution, sales, and customer support teams to ensure that all systems support smooth product implementation and launch

Learning agenda and experiments ive the credit risk learning agenda by ensuring relevant design of experiments and control of experimentation risk and budget.

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