



Globally, 2.5-billion people are underserved or excluded from the financial system; 80% of these people reside in Sub-Saharan Africa. JUMO believes technology provides the opportunity to connect everyone, everywhere with great choices and we are using the cloud to rebuild financial infrastructure. We use behavioural data to understand our customers and we create digital products that give them unprecedented empowerment and control over their own financial identity.

JUMO has more than five million customers with a further 150-million under integrated coverage in 2017 – our growth trajectory is steep therefore every person we hire is critically important for us to function as a high-performance scalable machine. A blueprint for our mission does not exist, thus we look for people who are growth-minded, curious and have a high tolerance for ambiguity and who can risk failure in striving for success.

As we expand into Asia and open more territories, partners, products and customers we are looking for a Senior Fraud Analyst to join our Fraud Team. This position will be based in Cape Town and will report directly to the Head: Fraud.

Join one of the fastest growing tech companies and help us solve a challenging set of problems in a space packed full of opportunities. At JUMO you will be working with some of the smartest people in the business who have come together from a diversity of backgrounds to rebuild financial infrastructure so that our customers win.

Key responsibilities

The core function of the position is to provide advanced analytical insights and strategic optimisation of the Fraud portfolios. This role would be responsible for:

- **Project management within the fraud environment and seeing them through to fruition in order to optimize current work flows and internal processes**
- **Interact with key stakeholders in order to effectively manage ad hoc investigations**
- **Gathering and analysing data and recommending actions based on insights generated**
- **Participate in the initiation, definition and delivery of strategic projects**
- **Provide business users with insights into information across Payments and Fraud in all business sectors around the globe, as well as create meaningful recommendations using reports.**
- **Utilise and help develop data systems that are capable of analysing this data in collaboration with the Development and Business Intelligence teams**
- **Monitoring and analysis of data as well as investigation of suspected cases of fraud**

Skills and competencies

Essential

- Experience and/or degree/diploma related to Fraud/Risk/Financial/Banking processes
- 6 – 8+ years experience in a fraud/risk analytical role (preferably dealing with Big Data) with ample examples of data manipulation, modelling or logic automation.
- Payments, Risk or Cyber-Security background
- Demonstrated track record in producing insightful analytic reports and investigations for consumption by all levels of business
- Solid experience within payment/risk/fraud investigative and/or analysis
- Knowledge and understanding of Payment Gateway Services APIs and transaction flows
- High technical aptitude – high proficiency in Excel and solid SQL (or equivalent) skills are ideal.
- Strong analytical mindset, problem solving, accuracy and decision making skills are essential
- Team player – ability to work well independently AND within a team
- An incredible eye for detail and moreover, the ability to reflect on them holistically, and simultaneously
- High level of numeracy
- Self-motivated, taking initiative and ability to effectively manage workload and priorities
- Empowerment and accountability
- Thoughtful risk taking
- Sense of urgency
- Ability to work in a changing, pressurised environment
- Continuous learning
- Fluent in business English - excellent verbal and written communication skills.
- Skilled in manipulating data in tools such as Microsoft Excel, SQL and presenting your findings in PowerPoint, Word and PDF formats
- Ability to work on dashboard applications such as Tableau, Sumo

Must be ITC and criminal clear

Desirable:

- CFE (Certified Fraud Examiner)
- E-commerce/m-commerce (Mobile Money/Teleco) advantageous
- Mobile Money/Teleco experience advantageous

To apply, please forward your CV to Carmen.Low-Shang@jumo.world by 29 June 2017.