



Indigenous.Link

Canada's fastest growing Indigenous career portal, Careers.Indigenous.Link is pleased to introduce a new approach to job searching for Indigenous Job Seekers of Canada. Careers.Indigenous.Link brings simplicity, value, and functionality to the world of Canadian online job boards.

Through our partnership with Indigenous.Link's Diversity Recruitment Program, we post jobs for Canada's largest corporations and government departments. With our vertical job search engine technology, Indigenous Job Seekers can search thousands of Indigenous-specific jobs in just about every industry, city, province and postal code.

Careers.Indigenous.Link offers the hottest job listings from some of the nation's top employers, and we will continue to add services and enhance functionality ensuring a more effective job search. For example, during a search, job seekers have the ability to roll over any job listing and read a brief description of the position to determine if the job is exactly what they're searching for. This practical feature allows job seekers to only research jobs relevant to their search. By including elements like this, Careers.Indigenous.Link can help reduce the time it takes to find and apply for the best, available jobs.

The team behind Indigenous.Link is dedicated to connecting Indigenous Peoples of Canada with great jobs along with the most time and cost-effective, career-advancing resources. It is our mission to develop and maintain a website where people can go to work!

Contact us to find out more about how to become a Site Sponsor.

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Job Board Posting



Careers.Indigenous.Link

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Manager Partnership Programs, Retail Credit Unsecured Lending (Data Analytics)

Job ID	161587-en_US-8191	
Web Address	https://careers.indigenous.link/viewjob?jobname=161587-en_US-8191	
Company	Scotiabank	
Location	Toronto, ON	
Date Posted	From: 2022-09-27	To: 2050-01-01
Job	Type: Full-time	Category: Finance

Description

Requisition ID: 161587

Join a purpose driven winning team, committed to results, in an inclusive and high-performing culture. Purpose of Job: The Manager, Partnership Program Retail Credit Unsecured Lending will develop and monitor credit risk strategies, policies, and processes in order to optimize risk/return for credit cards, unsecured lines of credit, unsecured installment loans and over drafts for the Canadian retail portfolio specifically with respect to partnership programs. The manager will use in-depth portfolio analytics to optimize approval/decline decision criteria, automation decision, and limit assignment strategies for New and Existing customers, leveraging champion/challenger capabilities to confirm assumptions, learn about shifts in consumer credit behavior, and identify risks/opportunities that will impact the Risk Appetite Framework. These tasks will be accomplished leveraging extensive consumer data, credit risk and lending business expertise and advanced analytics techniques including machine learning. The person must have strong communication skills to propose changes to senior management and collaborate with risk partners including Product, Operations, and Regulators. The manager will also be responsible for customizing credit criteria / programs to maximize strategic partnerships such as those with Empire Company Limited (inc. Sobeys), Cineplex Inc., Recipe Unlimited, and other future prospective partners. In this role, the manager must be able to articulate GRM's position to partners as well as understand the nuanced environment of such programs. This position requires technical expertise including experience with risk technologies origination and various testing methods to lead strategy and policy implementation with minimal defect, as well as a deep understanding of credit bureau information. Job Responsibilities: Credit Risk Strategies

- Develop credit risk strategies and policies for the Canadian unsecured lending, with goal of using empirical decision models to approve credit, set customer credit exposure, and determine risk adjusted price.
- Ensure all new approved credit is aligned with risk appetite and regulatory requirements and will optimize risk/return over the long term.
- Lead successful implementation of strategy changes across different technology platforms and channels. Promote lean adjudication decision design.
- Identify opportunities to improve/test new risk strategies with building a robust and competitive portfolio in mind.

Portfolio Monitoring

- Improve and maintain monthly/weekly performance monitoring on accounts acquired through partnership programs including from different channels. Owner of the end-to-end reporting process (from raw data in SQL tables to automated production-grade dashboards).

- Analyze strategy effectiveness and proactively identify if any segments are or will impact provisioning estimates as vintages mature.

Support Business Line Initiatives/Projects

- Ensure all business line strategic priorities (i.e. growth, new product launches, new channels, new processes, new business line acquisitions) are consistent with Risk Appetite Framework.
- Represent Risk's point of view and liaise with stakeholders throughout the organization to listen actively, communicate, and explain risk measures clearly and as appropriate.
- Bring innovative solutions to Projects/programs that are consistent with the Bank's customer/business objectives and risk guardrails

Job Requirements: Bachelor's degree or higher or equivalent work experience;

- A minimum of 2-5 years in the risk/portfolio management field, with rigorous logical thinking and solid understanding of credit principles
- Proficiency in programming and database (SAS/Enterprise Miner or similar statistical software including the ability to apply advanced statistical techniques, SQL, R, Python)
- Able to translate data into digestible dashboards and business insights (Tableau, PowerBI, PowerApp)
- Excellent communication and written skills complemented with solid deductive reasoning, sound judgement, and creativity
- Strong knowledge designing strategies that impact organization's P&L
- Prior experience in a retail lending environment or credit risk management is preferred
- Ability to work effectively within a team, able to multi-task and prioritize

Location(s): Canada : Ontario : Toronto

Scotiabank is a leading bank in the Americas. Guided by our purpose: "for every future", we help our customers, their families and their communities achieve success through a broad range of advice, products and services, including personal and commercial banking, wealth management and private banking, corporate and investment banking, and capital markets.

At Scotiabank, we value the unique skills and experiences each individual brings to the Bank, and are committed to creating and maintaining an inclusive and accessible environment for everyone. If you require accommodation (including, but not limited to, an accessible interview site, alternate format documents, ASL Interpreter, or Assistive Technology) during the recruitment and selection process, please let our Recruitment team know. If you require technical assistance, please click here. Candidates must apply directly online to be considered for this role. We thank all applicants for their interest in a career at Scotiabank; however, only those candidates who are selected for an interview will be contacted.

For more information, visit [Scotiabank for Manager Partnership Programs, Retail Credit Unsecured Lending \(Data Analytics\)](#)