



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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Bilingual Credit Analyst - IB (Remote) / Analyste Du Credit Des Entreprises Independantes Bilingue

Job ID	CC-F5-BF-3E-46-DE	
Web Address	https://careers.indigenous.link/viewjob?jobname=CC-F5-BF-3E-46-DE	
Company	Moneris	
Location	Ontario (Remote) / Quebec (Remote) / Newfoundland (Remote), Across Canada	
Date Posted	From: 2022-07-26	To: 2023-01-22
Job	Type: Full-time	Category: Finance
Languages	English And French	

Description

LOCATION: Ontario (Remote) / Quebec (Remote) / Newfoundland (Remote)

Who we are

Moneris was created as a joint investment between RBC and BMO Bank of Montreal (including Harris Bank) in December 2000. By maintaining the tradition of security and strength of our parent banks, today we are Canada's #1 processor, and one of North America's largest.

We are re-imagining commerce and shaping the future of FinTech. To do that, we empower our teams to redefine what's possible, enable them with the right tools and resources, and support them every step of the way.

Connect. Impact. Grow. Join one of Canada's top employers and make your mark at Moneris.

What you'll do

This position is to perform various forms of credit-based analysis on prospective and existing merchants as well as providing customer service to assigned merchants on all credit related issues.

Applying appropriate underwriting criteria to new or existing merchant applications in accordance with established credit policy to ensure financial risk is appropriately mitigated.

Post-review of merchants who are in need of a line increase or are flagged by fraud process (re-adjudication) specifically in processing volume level or average transaction size

Performing a credit risk assessment of an existing high risk merchant which includes developing a good understanding of the business profile to ensure compliance with credit, fraud, card association regulation and legal matters

Analyze personal, business and/or financial information as required

Interact with internal staff and external sources for the purpose of Credit training, fraud detection, and monitoring activities.

Assist with customer calls for complex merchant set-ups requiring explanation of specific credit policies and decisions related to those policies.

Work with Moneris Fraud Group to monitor the activity of selected High Risk Merchants as required.

Provide back up and support to the other Analysts as required, with respect to the IB Credit process, special projects, vacation relief, and peak time volume.

Comply with corporate policies established by Moneris Corporation including but not limited to the HR Code of Conduct, Technology Policy & Privacy Policy

Perform other duties, as required

What you bring

Must-have experience, knowledge, skills & abilities

1 - 3 year of experience in a related field

Bachelor's Degree or equivalent in Business, Accounting, or Finance

Must be fluent in French and English

Equivalent work experience may be considered a substitution

Experience in reviewing personal credit bureaus, commercial credit bureaus or financial statement analysis

Previous experience in the payment industry considered an asset

Technical Skills: Proficient with Microsoft Windows/ MS Office Applications

Excellent verbal and written communication skills

Nice-to-have experience, knowledge, skills & abilities

Strong analytical skills with a demonstrated attention to detail,

must possess excellent organizational and time management skills

Capability to "think outside of the box"

strong business acumen

What you get

The chance to be part of one of Canada's top employers and leader in FinTech

Competitive pay and annual bonus program based on individual performance and productivity

Emphasis on Wellness - Meeting Free Fridays (MF2), company-wide holiday closure, just to name a few

RRSP matching & defined contribution pension plan

Flexible benefits package starting from day 1

Thrive in a Hybrid or Remote Model - including a tech peripheral rebate!

Extensive learning & development programs and resources - plus unlimited free access to LinkedIn Learning and Udemy courses!

Lots of opportunities to advance your career - 30% of Moneris' roles are filled internally

EAP (Employee Assistance Program), Educational Assistance and Recognition Program

Employee perk program with incredible discounts for over 2,400 vendors!

Get involved in one or many of our Moneris Committees and Employee Resource Groups - Inclusive Workplace Council (IWC), Black Employee Network, just to name a few

Who you'll work with

Our Enterprise Risk Management (ERM) department is made up of three main functions: Credit Risk Management (Underwriting and Collections), Fraud Management, ERM (including Business Continuity Management, 3rd Party Management and Financial Control). Together, our mission is to drive enterprise value creation and preservation activities by effectively building world class risk management frameworks and culture. Enabling this mission is a clear tone from the top, automation and agility, data driven decision making, risk awareness and education across the organization and by having strong talent.

Check out our careers hub to learn more about life at Moneris!

A propos de Moneris

Moneris a ete fondee en tant que coentreprise par RBC et BMO Banque de Montreal (y compris Banque Harris) en decembre 2000. En vehiculant les valeurs traditionnelles de securite et de resilience de nos banques meres, nous sommes aujourd'hui le principal acquisiteur de transactions au Canada, et l'un des principaux en Amerique du Nord.

Nous reinventons le commerce et nous jouons un role important dans l'avenir de la technologie financiere (FinTech). Pour ce faire, nous encourageons nos equipes a repenser ce qui est possible, en leur fournissant les bons outils et les bonnes ressources ainsi qu'en les appuyant a chaque etape.

Relation. Incidence. Croissance. Travaillez a Moneris, l'un des meilleurs employeurs au Canada, et laissez votre marque.

Vos responsabilites :

Le titulaire du poste doit effectuer differentes formes d'analyse de credit aupres de commercant(e)s potentiel(le)s et existant(e)s, en plus de repondre a toutes les questions liees au credit des commercant(e)s dont il ou elle est responsable.

Appliquer les criteres de souscription appropries aux demandes des nouveaux et nouvelles commercant(e)s ou des commercant(e)s existant(e)s, conformement a la politique en matiere de credit etablie, afin d'attenuer correctement les risques financiers

Effectuer une revision ulterieure des commercant(e)s qui ont besoin d'une augmentation de credit ou qui ont ete signale(e)s par le processus de fraude (nouvelle approbation), notamment en ce qui concerne le volume de traitement ou la taille moyenne des transactions

Effectuer une evaluation du risque de credit aupres des commercant(e)s a haut risque existant(e)s, ce qui inclut avoir une bonne comprehension du profil de l'entreprise afin d'assurer la conformite avec la reglementation relative au credit, a la fraude, aux associations de cartes et aux questions juridiques

Analyser les renseignements personnels, d'affaires et financiers, selon les besoins

Interagir avec le personnel interne et les ressources externes en matiere de formation sur le credit, de detection de la fraude et de surveillance

Aider a repondre aux appels de la clientele concernant des configurations complexes de commercant(e)s necessitant une explication de certaines politiques de credit en particulier et des decisions liees a ces politiques

Travailler avec le groupe de protection contre la fraude de Moneris pour surveiller les activites de certain(e)s commercant(e)s a haut risque, selon les besoins

Offrir un soutien et une assistance aux autres analystes, selon les besoins, en ce qui concerne le processus de credit des entreprises independantes, les projets speciaux, les conges et les periodes de pointe

Respecter les politiques de Corporation Solutions Moneris, notamment le Code de conduite ainsi que les politiques en matiere de technologies et de confidentialite

Effectuer d'autres taches, au besoin

Votre profil

Experience, connaissances, competences et capacites requises

De 1 a 3 annees d'experience dans un domaine connexe

Baccalaureat ou diplome equivalent en affaires, en comptabilite ou en finances

Maitrise du francais et de l'anglais

Une experience de travail equivalente peut etre consideree comme un substitut au niveau d'education

Experience dans l'evaluation de credit personnel, de credit commercial ou dans l'analyse d'etats financiers

Experience dans l'industrie du paiement, un atout

Competences techniques : Bonnes connaissances de Windows et de la suite MS Office

Excellente aptitude pour la communication orale et ecrite.

Experience, connaissances, competences et capacites souhaitees

Solides competences en matiere d'analyse et faire preuve de grande minutie

Excellentes competences en organisation et en gestion du temps

Capacite a penser differemment

Solide sens des affaires

Vos avantages

Une occasion d'etre employe(e) par l'un des meilleurs employeurs du Canada et un chef de file en matiere de technologies financieres

Une remuneration competitive et un programme de primes annuelles selon le rendement et la productivite

Un accent mis sur le bien-etre, vendredi sans reunion, fermeture de l'entreprise pendant les fetes, pour n'en citer que quelques-uns

Un REER avec contribution de l'employeur et regime de retraite a cotisations determinees

Un ensemble d'avantages sociaux flexibles des le premier jour

Un modele de travail hybride ou a distance pour lequel vous obtiendrez un rabais a l'achat de peripheriques technologiques

Un acces a des programmes et des ressources de formation et de developpement complets ainsi qu'aux formations gratuites LinkedIn Learning et Udem

De nombreuses possibilites de faire progresser votre carriere: 30 % des postes a Moneris sont pourvus a l'interne

Un programme d'aide aux employe(e)s, de l'aide a la formation et un programme de reconnaissance

Un programme d'avantages pour les employé(e)s avec des rabais incroyables chez plus de 2 400 commerçant(e)s

Une occasion de faire partie d'un ou de plusieurs de nos comités et groupes de ressources aux employé(e)s, notamment le comité pour un milieu de travail inclusif et le réseau d'employé(e)s noir(e)s

Vos collègues

Notre service de gestion du risque d'entreprise (GRE) est composé de trois principales fonctions : gestion de risque de crédit (souscription et recouvrement), gestion de la fraude, GRE (notamment la gestion de la continuité des activités ainsi que la gestion des tiers et du contrôle financier). Ensemble, notre objectif est de stimuler les activités de création et de conservation de la valeur de l'entreprise en mettant en place de façon efficace des cadres et une culture de gestion des risques de pointe. La réalisation de cet objectif est fortement appuyée par l'équipe de la haute direction et elle requiert l'automatisation et l'agilité, la prise de décision basée sur les données, la sensibilisation aux risques, la formation des employé(e)s ainsi que le travail de bon(ne)s employé(e)s.

Note: We welcome and encourage applications from Indigenous peoples, people of colour, people with disabilities, people of all genders, sexual orientation and intersectional identities.

How to Apply

Click "Apply Now"