

## Risk Executive/Officer/Manager

### Description

The incumbent will be responsible for developing and implementing strategies to identify, assess, and mitigate risks associated with OxPay's payment solutions as a part of the risk management team. The incumbent will play a crucial role in approving prospective merchants, and to ensure the security and integrity of financial transactions, protecting both the company and its clients from potential threats.

### Duties and Responsibilities

- Assess the credit and financial strength of the company and counterparties by performing fundamental credit analysis of counterparties using both quantitative and qualitative factors. Focusing on due diligence/KYC procedures for on-boarding merchants.
- Communicate with acquiring banks, send completed bank application packages and follow up for merchant account to be released.
- Perform ongoing risk assessments and data analysis related to fraud and chargeback for all merchants and monitor the risk exposure.
- Follow up suspicious and deficient transactions, provide data support and verification. Tracking record to conduct thorough investigation on merchant transactions that has been flagged as fraud/highly suspicious.
- Response to partners, card schemes and authority on matters related to risks.
- Proven ability to prepare a detailed risk report to the management. Continuous monitoring of the covered portfolio, including following industry trends, impacts to key relationships, and escalation of potential credit issues. Partnership with applicable regional and industry stakeholders and Independent Risk in the implementation of credit assessment and monitoring standards for applicable portfolios.
- Research and maintain current knowledge to ensure adherence with all applicable regulatory requirements (on Compliance, Risk, and Fraud), Risk Management and procedures, and adhere to all such standards, both legal and regulatory, to avoid exposing the company to undue risk.
- Perform other ad-hoc duties as required by management.

### Qualifications

- BA/BSc in Finance, Accounting or Management or higher degree in Business (MBA), or any other related subject.
- 2-5 years in risk management in ecommerce/card industry
- Risk/Credit Underwriting:
  - Displays basic industry research capabilities, including risk and key drivers.
  - Good understanding of MAS policies and procedures; proactively refers to resources as needed.
  - Demonstrates ability to identify potential risk issues that need escalation and escalates them promptly.
  - Fundamental analytical skills, including an understanding of key financial components with the ability to identify root causes and trends and anticipate horizon issues.
- Leadership:
  - Deep commitment, positive attitude, is reliable, and eager to do

### Hiring organization

OxPay

### Other Details

**Position Level:** Senior Executive

**Field of Study:** BA/BSc in Finance, Accounting or Management or higher degree in Business (MBA), or any other related subject.

### Job Location

Bangkok, Thailand

### Date posted

January 15, 2024

more for company and colleagues.

- Embraces the need for change and appreciates its benefits with natural curiosity.
- Demonstrates professionalism by being reliable, actively contributing in meetings, asking questions and challenging ideas.
- Competencies:
  - Interpersonal skills, with the ability to build relationships
  - Organizational skills with ability and willingness to work under pressure and manages time and priorities effectively.
  - Strong written and verbal communication skills, with the ability to communicate clearly and concisely to audiences of varying levels of seniority.