



Flexiti Financial

Flexiti has reimagined point-of-sale (POS) consumer financing to drive sales for retailers in-store and online and is one of Canada's leading providers of flexible payment solutions. Through our award-winning, globally scalable platform, we deliver a POS financing experience across any device that is customer-centric, simple and intuitive. Without the need to integrate into existing POS systems, retail partners can easily offer the same fast and paperless financing solution across all retail locations and sales channels to increase revenue and build loyalty through repeat purchases. With high approval rates, innovative products and services, flexible promotional offers and a partnership-first approach, Flexiti is helping people improve their lives through flexible financing. Flexiti's technology platform was recognized as market leading, winning ACT (Advanced Card Technologies) Canada's 2015 Technology Innovation Award for Payments Benefiting Merchants and the 2015 Silver Technology Innovation Award for Canadian Payments Benefiting Consumers. In 2017, Flexiti was recognized in North America as the leading emerging fintech by Lendit. In 2019, Flexiti was named Canada's 11th fastest growing company by the Globe and Mail and ranked within the Top 50 Fintech Companies in Canada by the Digital Finance Institute. For more information, visit www.flexiti.com.

Risk Strategy Manager

Flexiti Financial is looking for a Manager, Risk Strategy to join its Risk team. Supporting the Director of Risk Strategy, this person will be responsible for managing collection strategies, analyzing delinquency trends, and developing key reporting for items such as: roll rates, vintage performance, and champion / challenger performance. The incumbent will be expected to keep up to date with industry best practices to further enhance Flexiti's collection processes to reduce company losses.

The Risk Strategy Manager will also assist with the loss forecasting & IFRS9 process by providing insights into delinquency trends and strategies that will impact future delinquency, losses, and recoveries.

Responsibilities

- Strong statistical knowledge with a proven track record of working with other business leaders from across the organization to drive analytically based strategies.
- Provide thought leadership throughout the strategy development lifecycle from point of concept, data analytics, strategy design, signoff, execution, and monitoring.
- Assist in designing, implementing, and testing of collection strategies.
- Assist in developing credit and collection policies and procedures.
- Data extraction of key data in support of trend analysis and strategy KPIs.
- Monitor and analyze delinquency trends required to provide regular updates to senior management.
- Develop and manage a suite of regular collection reporting to be shared at regular business reviews.
- Working alongside the Director by supporting credit risk management for a



private label credit card offering consumer financing with promotional terms.

- Provide guidance on operational, regulatory, and reputation risk.
- Perform other related duties as assigned.

Qualifications

- University Degree in a quantitative field, economics, business, engineering or equivalent.
- Excellent proficiency with SAS/SQL language and Microsoft Office suite of products.
- Combined minimum of 2+ years experience analyzing credit card data, implementing collections and credit risk strategies, and making strategic recommendations to senior management.
- Strong credit card business fundamentals, knowledge of P&L reporting, and the credit card life cycle.
- Experience with strategy implementation using a risk rules engine.
- Positively represent risk initiatives with all levels of management.
- Strong soft skills, including interpersonal and people management skills and ability to positively represent risk initiatives with all levels of management.
- Demonstrated ability to communicate complex problems and deliver accurate, timely work.
- Proven analytical and conceptual thinker who can adapt to a rapidly changing environment.
- Experience with credit limit decisioning an asset.
- Experience with BI tools an asset.

The Perks

Below are just a few reasons why people love working here:

- Great and passionate people in a very supportive environment
- Fun offsite outings
- Comprehensive health and dental benefits
- Competitive salary; commensurate with experience