



## **Flexiti Financial**

Flexiti has reimagined point-of-sale (POS) consumer financing to drive sales for retailers in-store and online, becoming one of Canada's leading private label credit card issuers. Through our award-winning 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 better financing. For more information, visit [www.flexiti.com](http://www.flexiti.com).

## **Manager of Risk Management, Governance**

Flexiti Financial is looking for a Manager of Risk Management, Governance that will focus on assisting in the ongoing development of the Enterprise Risk management framework, ensuring that all procedures and processes related to the management of risk are appropriately documented and monitoring credit and fraud functions for compliance to the documented requirements. This position requires high attention to detail, solid time management, strong investigative and analytical skills, and exceptional communication skills. This is a wonderful opportunity for individuals looking for a role with less structure, more ambiguity but the ability to create; while becoming an important contributor to an exciting up-start.

## **Responsibilities**

- Lead in the development of risk indicators, risk appetite statements and establishment of risk tolerance levels.
- Maintain, improve, and monitor the change management processes for credit and fraud strategy.
- Establish appropriate controls and reporting to ensure compliance with documented processes and procedures.
- Maintain documents and artifacts related to processes and procedural requirements that apply to the Risk Management function.
- Work with stakeholders to identify and address exceptions to requirements.
- Prepare and deliver monthly and quarterly Risk Management reports to the Leadership Team and the Risk Committee.
- Lead the preparation of material to support internal and external audits of Risk Management.
- Coordinate any Risk assessment exercise that identifies and assesses emerging risks.
- Execute action plans that address gaps in compliance with documented requirements and/or emerging risks.

## **Qualifications**

- 2+ years of experience in risk management at a financial institution or fintech
- 4+ years of experience with Policy and/or Enterprise Risk management within financial services.



- Subject matter expert in the design, development, implementation and maintenance of approval processes and Risk Management frameworks. Solid knowledge of financial services industry and governance as it relates to consumer credit
- Proficiency with Microsoft Suite
- Basic experience with SQL (or similar) to perform queries to analyze, extract and data would be a plus
- Someone who likes to roll up their sleeves and get their hands dirty; but is happy to work independently
- Excellent communicator with strong oral and written communication skills required to effectively and concisely present key findings to senior management and other team members
- Strong work ethic, curious and persistent determination in reviewing and reconciling variances
- Are highly organized and detail-oriented and can initiate proactively
- Desire to take full ownership of deliverables and be accountable for results
- Ability to produce deliverables accurately and on time with minimal supervision
- Ability to draw conclusions and provide explanations and make recommendations based on analysis
- Willingness and ability to continually improve processes and document procedures
- Flexibility to adapt to an evolving environment with shifting priorities with the capacity to handle multiple competing demands and meet tight turnaround timelines

### **What We Offer**

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

- An opportunity to be a part of an award winning and fast growing company
- An innovative culture that promotes autonomy and flexibility
- A dynamic team and working environment that provides ongoing support
- Competitive compensation package commensurate to experience