



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 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. Flexiti's joint venture with Globalive Technology demonstrates its commitment to innovation in the payments space through the development of solutions leveraging artificial intelligence and blockchain technology. 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.

Risk Strategy Analyst

Flexiti Financial is looking for a Risk Strategy Analyst to join its Risk team. Supporting the Risk Strategy Manager, the Risk Strategy Analyst will develop detailed analysis, utilizing sophisticated analytical and financial modeling and statistical techniques to predict, evaluate, and manage the credit risk across the entire life cycle of the credit card consumer. This position requires high attention to detail, sound judgment to execute risk mitigation strategies, strong investigative and analytical skills, and exceptional communication skills.

Responsibilities

- Performs complex and often unique work assignments and problem resolution. Anticipates opportunities and potential solutions, and leads team through the problem resolution process.
- Acquires and applies expert knowledge of the business, its products, and processes.
- Directs analyses, root cause identification, and development and recommendation of key work products to mitigate associated risk or leverage potential business advantages.
- Accountable for achieving business objectives and results; provides guidance to cross-functional team members to ensure goal achievement and team success.
- Recognizes and leads the development and implementation of appropriate credit risk strategies. Serves as a subject matter expert for product segmentation and credit loss activities.
- Strong statistical knowledge with a proven track record of working with other business leaders from across the organization to drive analytically based strategies.
- Monitor performance of quantitative models and support independent model validation efforts in accordance with the model governance policy.



- Interpret analytic findings and formulate recommendations to share with key decision makers. Clearly articulate findings and observations and make recommendations as appropriate.

Qualifications

- 1-2 years experience within risk analytics.
- Experience in data analysis utilizing Excel.
- University degree in a quantitative field, economics, business, engineering, or equivalent.
- Minimum of two (2) years' experience in credit card or related consumer lending products acquisition or existing portfolio data analytics including but not limited to marketing analytics, statistical analysis, performance evaluation, and optimization, business and product development within a financial services environment is required.
- Hands-on skills in SAS, SQL, Tableau, Monarch, Excel, PowerPoint, and proficiency working with large dataset are required.
- Statistical analysis experience, including A/B testing, linear regression, and time series forecasting are required.
- Experience in statistical model development, validation, evaluation, and performance monitoring is required.
- Knowledge and experience of segmentation, statistical procedures, predictive modeling, financial modeling and analytic tools are required.

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