

**Fraud Manager**  
**Compliance, Audit, Fraud, & Enterprise Risk Management**

Full-time/Exempt Position  
Reports to: Chief Risk Officer  
**Location: Washington, DC**

**Position Summary**

The Fraud Manager oversees all aspects of the Credit Union's Fraud Program, ensures compliance with applicable rules and regulations, and assists with various assignments supporting other applicable Compliance Programs. The Fraud Manager serves as the Credit Union's Fraud Officer. The Fraud Manager oversees day-to-day fraud operations, executes all assigned aspects of the fraud functions, and ensures continued adherence to fraud requirements by collaborating with Credit Union teams to provide fraud guidance/recommendations, following up and documenting remediation efforts, and providing support/training.

**Primary Responsibilities**

- Promotes a culture of fraud awareness, identification, and management within the Credit Union.
- Works collaboratively with Credit Union staff to optimize the member experience and maintain appropriate compliance standards. Provides day-to-day fraud support on staff questions/requests.
- Maintains advanced knowledge of government regulations, emphasizing fraud, policies, procedures, industry best practices, and developing trends.
- Oversees the monitoring/analyzing transactions/reports to uncover fraudulent activity and other illicit schemes.
- Ensures fraud staff exercises discretion and judgment when analyzing fraud alerts and conducts investigations into member accounts when red flags are raised.
- Oversees the collaboration/collaborates with Credit Union staff regarding member interactions to aid in investigations.
- Reviews SAR narratives and case management, prepared by direct reports, for SAR decisioning sent to the BSA Officer.
- Ensures the timely completion of fraud SAR filings in accordance with FinCEN requirements/guidance.

- Oversee the response(s)/respond to Law Enforcement requests for supporting documentation.
- Responds to court-ordered subpoenas and other legal inquiries.
- Reviews, approves, and submits outgoing 314(b) requests and responses to incoming 314(b) requests, prepared by direct reports, as necessary.
- Manages the CU's fraud program. Ensures members are appropriately risk-rated.
- Performs periodic quality reviews on fraud cases and alerts, completed by direct reports.
- Oversee the assistance of members with card fraud, check fraud, unauthorized withdrawals, identity theft, and other fraud cases.
- Performs/reviews File Maintenance reports.
- Coordinates and/or completes the development, maintenance, and timely updating of fraud policies and procedures, documenting and maintaining the fraud risk assessment as processes evolve and change.
- Reviews/Processes forgery and other fraud affidavits related to fraud cases.
- Point of contact (POC) for fraud regulatory updates, attends relevant webinars/training, and disseminates information/updates to the team. Ensures the department remains up to date with any internal/external issues related to fraud.
- Ensures direct reports are properly trained to perform current job functions and provides appropriate cross-training and educational opportunities to advance their skills.
- Backup POC for exams and internal/external audits of the Fraud Program.
- Backup POC to meet with the Supervisory Committee/Board of Directors to report on fraud.
- Ensures appropriate documentation is maintained and available for internal/external audits, exams, and legal requests. Assists during all periodic fraud related audits/exams by gathering and presenting files, records, and other pertinent information.
- Oversees, coordinates, and/or delivers periodic fraud training to staff.
- Provides fraud analysis and support for new projects and services the CU implements.
- Attends all regional Fraud Roundtable meetings.
- Mentors and supports Fraud staff.
- Acts as backup for BSA/AML Manager.
- Performs other duties as assigned.

## **Requirements/Qualifications**

- Bachelor's degree in business or related field or equivalent experience in a fraud or financial crimes investigative role.
- Experience in a management/supervisor role.
- CFE and CAMS, preferred.
- A minimum of 5 years experience in a financial institution, preferably in a credit union.
- Extensive working knowledge of overall bank regulations.
- Proficient in using banking software, e.g., core systems and fraud monitoring software.

- Must have the ability to maintain confidentiality and the ability to exercise discretion and judgment.
- Strong decision-making, analytical, and investigative abilities with attention to detail and accuracy.
- Excellent written and oral communication skills. Proficient in Excel, Word, and PowerPoint.
- Must have excellent work habits, including a willingness to work extensive hours, if necessary, to complete the job.
- Must manage and prioritize multiple tasks effectively and have time management discipline.
- Ability to work effectively in a team environment and accomplish assignments under minimal supervision and tight deadlines.
- Skills in dealing with financial and numeric data and strong math skills, a plus.  
Bilingual English and Spanish verbal and written skills a plus.

IDB Global Federal Credit Union provides a comprehensive benefits package that includes health, dental, and vision plans, life insurance, short—and long-term disability plans, educational assistance, PTO, and a 401(k)-retirement savings plan. This position pays between \$89,000 and \$115,000, depending on the candidate's qualifications and experience, and is also eligible for an annual incentive.