

# Underwriting Manager

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## About eCOMM:

eCOMM Merchant Solutions enables B2B customers to accept payments through our payment technology platform. We are a member of the following card schemes American Express, Mastercard, Visa and Alipay. We offer our B2B clients a full end to end solution, an integrated service via our API's Point of Sale (POS) terminals, e-commerce, mail order, telephone payment solutions and business banking Solutions. We are a payment gateway, a processor, and an Acquirer we are a regulated entity and have clients across several European countries.

## Role Purpose:

The purpose of the Underwriting Manager at eCOMM Merchant Solutions is to manage credit analysis as well as regulatory and card scheme due diligence. You will support our Underwriting Team to ensure that risk and credit worthiness is assessed and delivered within required time frames, ensuring all relevant KPI and SLAs are met and adhered to.

## Competencies & Key Role Requirements:

- Evaluate information provided on new merchant applications
- Conduct risk assessments based on clients' history, credit rating, industry experience and other factors
- Assist in the execution and ongoing improvement of all operational aspects of the underwriting program including policy/procedure governance, training, risk assessments, monitoring, periodic testing, and investigations.
- Introduction of policies and procedure for the team and wider business.
- Manage AML due diligence verification checks
- Render application decisions based on consultations with underwriting team and management
- Ensuring clear and efficient communication of underwriting information both within the team and other departments
- Ensuring that underwriting checklists are followed
- Ensure regulatory and card scheme compliance throughout the underwriting process
- Comply with appropriate internal controls & procedures
- Meet KPI's and SLA
- Prepare management reports for the department performance

## Qualifications & Experience:

- Previous underwriting management experience in a financial service role is an advantage
- Excellent investigation and organization skills, time management and high level of attention to detail are necessary
- Knowledge in KYC/AML CDD requirements

- Ability to understand and utilise systems for credit risk assessment e.g. ID validation, Pep and Sanction screening, credit assessment reports and open source investigating
- Ability to understand and utilise legislative requirements to meet regulatory obligations of the organization.
- Understanding of Card Payment rules - (Visa, Mastercard and American Express)
- Knowledge of the Payments Industry is essential
- Understanding of assessment and mitigation of risk for the benefit of the organisation
- Ability to tackle a problem by using a logical, systematic, sequential approach
- Desire to work cooperatively with others on a team and can also work independently
- Ability to challenge practices, decisions, and the systems we use
- Ability to speak up and provide suggestions on how to improve our processes
- Be able to manage a fast-paced department
- Be committed to meeting the deadlines while not compromising on attention to details and quality of work
- Professional Underwriting Qualification essential.

Apply by email, mentioning the job title to: [careers@ecomm365.com](mailto:careers@ecomm365.com)