

## Risk Analyst Customer Oversight

### Description

At Plaid, our mission is to unlock financial freedom for everyone. There has never been a better time than now to start building the future of fintech with us. Plaid powers the tools millions of people rely on to live a healthier financial life. We work with thousands of companies like Venmo, SoFi, and Betterment, several of the Fortune 500, and many of the largest banks to make it easy for people to connect their financial accounts to the apps and services they want to use. Plaid's network covers 12,000 financial institutions across the US, Canada, UK and Europe. Founded in 2013, the company is headquartered in San Francisco with offices in New York, Washington D.C., London and Amsterdam. #LI-Remote

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The Risk Team at Plaid is a cross-functional team whose responsibility is to enable the business by mitigating risks and maintaining controls that ensure trust in the platform. Plaid sits in the middle of the fintech ecosystem, and we're the gateway used by our customers to build, launch, and scale FinTech applications. In this role, you'll be responsible for supporting Plaid's Customer Oversight risk management activities from security, regulatory, and reputational perspectives. You'll primarily be responsible for customer onboarding and ongoing monitoring, and you'll work closely with our GTM, Security Engineering, Legal, and Financial Access teams to ensure trust in the platform and protect the ecosystem.

**Responsibilities**

- Being part of a highly evolving cross functional team in a rapidly growing organization.
- Having a significant impact on the future of financial services.
- Conducting and managing compliance reviews and risk analyses of prospective customers as they come through the Sales pipeline.
- Building, automating, scaling, and improving operational workflows and processes.
- Performing periodic reviews of client accounts as required by the onboarding policies.
- Being a key resource in developing and implementing the internal policies and procedures required of a rapidly-evolving risk management function.
- Learning about and operationalizing relevant regulatory requirements in new jurisdictions to support Plaid's international expansion.
- Articulate complex and nuanced compliance requirements into understandable concepts both internally and externally.
- Support the broader team to operationalize relevant regulatory and legal requirements.
- Support inbound assessments and audit engagements.

**Qualifications:** 2+ years of relevant compliance, risk, or operational experience with a specific focus on financial services. Fintech experience strongly preferred. Desire to learn relevant laws and regulatory requirements; experience with KYC/BSA/AML FCRA, GLBA, UDAAP, PSD2 or GDPR requirements is preferred. Ideal candidate is positive, collaborative, organized, focused, and a self-starter. Strong familiarity with financial services and high technology verticals. Being understanding and empathetic to the challenges of early stage companies. Strategic decision-maker that can help shape a global Risk function. Willingness to roll up your sleeves; you'll wear many hats and will have to balance cross-functional projects with different stakeholders in a wide variety of roles. Intellectual honesty and humility; you should be willing to admit when you don't know something and should have the discernibility to escalate urgent issues when necessary.

\$99,360 –

### Hiring organization

Plaid

### Job Location

New York

### Base Salary

\$ 50000 - \$ 90000

### Date posted

April 23, 2024

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\$125,280 a year Target base salary for this role is between \$99,360 and \$125,280 per year. Additional compensation in the form(s) of equity and/or commission are dependent on the position offered. Plaid provides a comprehensive benefit plan, including medical, dental, vision, and 401(k). Pay is based on factors such as (but not limited to) scope and responsibilities of the position, candidate's work experience and skillset, and location. Pay and benefits are subject to change at any time, consistent with the terms of any applicable compensation or benefit plans. Our mission at Plaid is to unlock financial freedom for everyone. To support that mission, we seek to build a diverse team of driven individuals who care deeply about making the financial ecosystem more equitable. We recognize that strong qualifications can come from both prior work experiences and lived experiences. We encourage you to apply to a role even if your experience doesn't fully match the job description. We are always looking for team members that will bring something unique to Plaid! Plaid is proud to be an equal opportunity employer and values diversity at our company. We do not discriminate based on race, color, national origin, ethnicity, religion or religious belief, sex (including pregnancy, childbirth, or related medical conditions), sexual orientation, gender, gender identity, gender expression, transgender status, sexual stereotypes, age, military or veteran status, disability, or other applicable legally protected characteristics. We also consider qualified applicants with criminal histories, consistent with applicable federal, state, and local laws. Plaid is committed to providing reasonable accommodations for candidates with disabilities in our recruiting process. If you need any assistance with your application or interviews due to a disability, please let us know at [accommodations@plaid.com](mailto:accommodations@plaid.com). Please review our Candidate Privacy Notice [here](#). Please mention the word **\*\*SILENT\*\*** and tag `RMzQuMjlzLjEwNC4xMjA=` when applying to show you read the job post completely (`#RMzQuMjlzLjEwNC4xMjA=`). This is a beta feature to avoid spam applicants. Companies can search these words to find applicants that read this and see they're human.

## Contacts

Job listing via RemoteOK.com