

# SMB Fraud & Underwriting Associate

## Description

Branch is on a mission to help working Americans grow financially. We do this by helping companies accelerate payments and empower working Americans with accessible, fee-free financial services. We are committed to building and delivering more inclusive and transparent financial products. Come join our team as we develop new ways to improve the lives of working Americans. Our mission starts with empowering our own employees. Have a great idea? Share it today and it might just get implemented tomorrow. As a team member at Branch, your voice and creativity can directly impact the product and company. We not only attract great talent from across the country, but also build teams to help that talent to thrive. That means valuing a diversity of opinions and working styles, while creating a shared belief in innovation, initiative, and winning together. Our Risk team is seeking to add an SMB Fraud & Underwriting Associate. This role is critical to maintaining Branch's high standards of compliance and risk management. Key Responsibilities: Conduct comprehensive fraud analysis and risk assessments for SMB applicants. Review and verify documentation and financial information provided by SMBs. Ensure compliance with KYB requirements and relevant regulations. Collaborate with internal teams to develop and implement risk mitigation strategies. Maintain detailed records of findings and communicate results to relevant stakeholders. Support with Oscilar integration. Assist in training and mentoring junior associates. Monitor existing customers to identify and address emerging risks. Track EWA losses and payback failures to mitigate financial risks. Assist teams in charge of collection efforts. Required Skills and Qualifications: Proven experience in financial fraud detection and underwriting, particularly with SMBs. Strong analytical and problem-solving skills. Excellent attention to detail and organizational skills. Ability to work effectively in a fast-paced and dynamic environment. Knowledge of KYB procedures and compliance requirements is a plus. Benefits: Remote-first work environment (domestic US) Branch-paid medical, dental, and vision insurance Equity 401k Flexible time off Paid company holidays Paid parental leave (eligible after 6 months of employment) Working at Branch Branch is an equal opportunity employer and we value diversity at our company. We do not discriminate on the basis of race, religion, color, national origin, gender, sexual orientation, age, marital status, veteran status, or disability status. A remote-first company with employees located all throughout the US, Branch emphasizes transparency, accountability, and trust to create a collaborative environment where our product, engineering, marketing, customer support, customer success, and sales teams can all thrive together. Our teamwork has enabled us to become an award-winning fintech company, with Branch's innovation and workplace recognized across industries. Branch has been honored by the Webby Awards, Benzinga Fintech Awards, Fintech Breakthrough Awards, Top Workplaces USA, Great Places to Work, and EY Entrepreneur of the Year, Heartland, among others. Learn more about our culture, approach, technology, and people here: <https://www.branchapp.com/about> Please mention the word \*\*MERRILY\*\* and tag RMy4yMzUuNjQuMTM4 when applying to show you read the job post completely (#RMy4yMzUuNjQuMTM4). 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](https://www.RemoteOK.com)

## Hiring organization

Branch

## Job Location

Minneapolis, Minnesota, United States

## Base Salary

\$ 50000 - \$ 75000

## Date posted

June 12, 2024

[Apply Now](#)