

# Byte

<https://www.byte.eco/job/24000/>

## Data Analyst Risk

### Description

About the role We are looking for a risk analyst who is data-driven and has strong analytical & technical skills. In this role, you will work in the fraud risk team and will play a key role in evaluating, monitoring portfolio and mitigating losses (fraud and synthetic ID losses). You will work closely with risk, data engineering, analytics, and finance teams, and interact with business stakeholders across many departments. Goals will be based around empathizing with our members' pain points, working to improve their Chime experience, and ensuring that bad actors are unable to exploit our members or monetize our platform. The ongoing pursuit of creating a fraud free, frictionless experience for our members is never ending, but is forever rewarding and exciting. The base salary offered for this role and level of experience will begin at \$106,300 and up to \$166,600. Full-time employees are also eligible for a bonus, competitive equity package, and benefits. The actual base salary offered may be higher, depending on your location, skills, qualifications, and experience. In this role, you can expect to Work closely with the team on evaluating and monitoring key risk metrics related to fraud losses and member experience for example dispute rates, credits, reversals, chargebacks, recovery rates, write-offs, etc. Deep dive into past and ongoing trends and provide data driven insights to create solutions to problems as well as dashboards for constant monitoring Create strategies to mitigate losses and partner with xfn teams (product, engg, ops) to implement them Create dashboards and monitor performance across relevant dimensions and create alerts to highlight any anomalies or unusual trends Work closely with Data Science and Machine Learning teams to segment customers based on risk and help automate the processes to build scalable solutions To thrive in this role you have 2-5 years of analytical experience Experience working with large datasets Excellent SQL programming skills, advanced Microsoft Excel skills, and preferably experience in Python, R, SAS, or similar language Experience in creating portfolio performance monitoring dashboards using Tableau, Looker, Hex, or a similar business intelligence tool Knowledge of the fundamentals of banking customer onboarding/KYC, payment processing, and an understanding of industry risk trends, including familiarity with risk strategy development Exceptional detail orientation and organizational skills, you are eager to solve challenging analytical problems for the business Bachelor's or Master's degree in a quantitatively rigorous discipline like engineering, statistics, math, or economics is preferred A passion for Chime's mission A little about us At Chime, we believe that everyone can achieve financial progress. We're passionate about developing solutions and services to empower people to succeed. Every day, we start with empathy for our members and stay motivated by our desire to support them in ways that make a meaningful difference. We created Chime—a financial technology company, not a bank\*—founded on the premise that basic banking services should be helpful, transparent, and fair. Chime helps unlock the access and ability our members need to overcome the systemic barriers that block them from moving forward. By providing members with access to liquidity, rewards, and credit building, our easy-to-use tools and intuitive platforms give members the ability to have more control over their money and to take action toward achieving their financial ambitions. So far, we're well-loved by our members and proud to have helped millions of people unlock financial progress, whether they started a savings account, bought their first car or home, opened a business, or went to college. Every day, we're inspired by our members' dreams and successes, big and small. We're uniting everyday people to unlock their financial progress—will you join us? \*Chime partners with The Bancorp Bank and Stride Bank, N.A., Members FDIC, that power

### Hiring organization

Chime

### Job Location

Chicago, Illinois, United States

### Base Salary

\$ 80000 - \$ 145000

### Date posted

June 12, 2024

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the bank accounts used by Chime Members. What we offer  A thoughtful hybrid work policy that combines in-office days and trips to team and company-wide events depending on location to ensure you stay connected to your work and teammates, whether you're local to one of our offices or remote  Hybrid work perks, like UrbanSitter and Kinside for backup child, elder and/or pet care, as well as a subsidized commuter benefit  Competitive salary based on experience  401k match plus great medical, dental, vision, life, and disability benefits  Generous vacation policy and company-wide Take Care of Yourself Days  1% of your time off to support local community organizations of your choice  Mental health support with therapy and coaching through Modern Health  16 weeks of paid parental leave for all parents and an additional 6-8 weeks for birthing parents  Access to Maven, a family planning tool, with up to \$10k in reimbursement for egg freezing, fertility treatments, adoption, and more.  In-person and virtual events to connect with your fellow Chimers  think cooking classes, guided meditations, music festivals, mixology classes, paint nights, etc., and delicious snack boxes, too!  A challenging and fulfilling opportunity to join one of the most experienced teams in FinTech and help millions unlock financial progress We know that great work can't be done without a diverse team and inclusive environment. That's why we specifically look for individuals of varying strengths, skills, backgrounds, and ideas to join our team. We believe this gives us a competitive advantage to better serve our members and helps us all grow as Chimers and individuals. We hire candidates of any race, color, ancestry, religion, sex, national origin, sexual orientation, gender identity, age, marital or family status, disability, Veteran status, and any other status. Chime is proud to be an Equal Opportunity Employer and will consider qualified applicants with criminal histories in a manner consistent with the San Francisco Fair Chance Ordinance, Cook County Ordinance, and consistent with Canadian provincial and federal laws. If you have a disability or special need that requires accommodation, please let us know. To learn more about how Chime collects and uses your personal information during the application process, please see the Chime Applicant Privacy Notice. #LI-AM1 #LI-HybridPlease mention the word \*\*AMAZES\*\* and tag RMTguMjM3LjlwNC4xMTE= when applying to show you read the job post completely (#RMTguMjM3LjlwNC4xMTE=). 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)