

Purpose

This role is foundational to TSB's fraud prevention ecosystem. Fraud Analysts serve as the Bank's early-warning layer, ensuring that alerts are evaluated efficiently and insightfully. By interpreting data, highlighting trends, and recommending prevention improvements, Fraud Analysts play a critical role in reducing fraud exposure and enhancing the effectiveness of detection tools and policies. The position works in close alignment with Fraud Investigators, Customer Support, and Operational Excellence to protect the Bank and its customers from evolving fraud threats.

The emphasis of the role is on investigation, workflow management, customer service, and ensuring that processes are constantly improved in line with the Bank's business objective to Simplify, Optimise, and Automate.

Role dimensions

Reports to: Financial Crime Manager
–Intelligence

Department: Operational Excellence

Direct Reports: Nil

Financial Authority: Yes

Person specifications

- Minimum 1 year experience in banking or financial services.
- Previous exposure to fraud detection or financial crime risk preferred but not essential.
- Highly proficient in Microsoft Office products and confident navigating bank systems and data platforms.
- Clear and effective written and verbal communication.
- Strong organisational skills; able to manage multiple fraud alerts and deadlines in a fast-paced environment.

Role specific areas of responsibility

- Review and assess automated fraud alerts for cards and domestic payments to support TSB protecting our customers.
- Triage new alerts and escalate complex or high-risk fraud cases to Fraud Investigators to support TSB meeting SLAs.
- Analyse transaction and customer behaviour to identify fraud indicators, trends, and risk patterns.
- Make outbound fraud verification calls to customers and log outcomes with accuracy to support TSB meetings its obligations to customers.
- Clearly document alert decisioning and fraud-related observations in case management tools.
- Provide insight and support to Fraud Investigators when needed.
- Actively contribute to the ongoing development and refinement of fraud detection rules, processes, and system enhancements.
- Participate in identifying preventative controls and recommending improvements to reduce future fraud exposure.
- Engage with team discussions and initiatives to evolve the Bank's fraud detection strategy.

From time to time there may be additional activity not contained within this position description that the appointee is to complete in the interests of the appointment and their own personal development.

This position description provides a broad overview of responsibilities. The position description is a living document, and the Bank reserves the right to amend from time to time as required.