

Position Description (PD)

| | |
|----------------------------------|--|
| Title | Fraud Officer |
| Contracted hours per week | 38 hours |
| Position Grade | Grade 4 |
| Terms and Conditions | Goulburn Murray Credit Union Enterprise Agreement 2022 |
| Location | Negotiable |
| Reporting to | Chief Risk Officer |

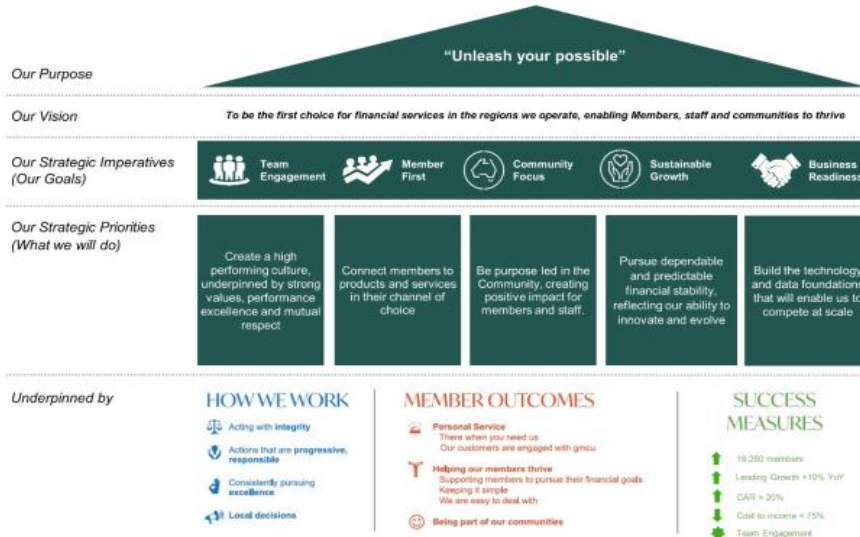
About Us

GMCU is a regional member-owned credit union based in the Goulburn Valley, with its main office located in Shepparton, Victoria. GMCU is for purpose, not profit. We are here to make life better for our members and communities that aims to “Unleash Your Possible” and helping them realise their dreams. We are here to serve them, to genuinely get to know them and seek to support them with financial services and products that meet their needs.

Our Purpose

Strategic Vision and Priorities

The “Strategy House” highlights our purpose, vision, goals and priorities.



Our Values

INTEGRITY
ethics fairness
honesty

- I deliver on my promises
- I seek the best outcomes for both our members and our organisation
- I am respectful in all of my dealings with others
- I act professionally and promote professional conduct in others
- If I see something that isn't right, I speak up
- I am open and honest in my communications
- I do not participate in gossip

RESPONSIBLE
dependable accountable
reliable

- I take ownership of my actions
- I finish tasks with care and on time
- I protect the security of member information
- I have appropriate needs-based conversations with members
- I can be relied upon
- I acknowledge and learn from mistakes

PROGRESSIVE
growing developing
improving

- I positively engage in organisational change
- I continually strive to make the credit union better
- When I think there could be a better way of doing something, I raise the suggestion via appropriate channels
- I stay up to date with and promote the products and services that help our members to bank in a modern and convenient way
- I support others to engage in change
- I do not act in ways that undermine organisational outcomes

EXCELLENCE
efficient precise
quality

- I continually strive to be the best that I can be
- I take pride in what I do
- I go above and beyond in my interactions with members
- I lead by example
- I seek to continually improve my knowledge
- I encourage others to reach their full potential

Position Description (PD)

Position Purpose

The Fraud Officer is responsible for GMCU's Fraud function ensuring fraud specific controls are applied to prevent and detect fraudulent transactions, on member accounts and cards. This role is also responsible for implementing GMCU's anti money-laundering (AML) detection and reporting systems.

Key Responsibilities, Activities and Duties

| Accountability | Details |
|----------------------------------|--|
| Service delivery | <ul style="list-style-type: none"> • Day-to-day application of GMCU's fraud detection controls, ensuring effective monitoring and investigation of transactions. • Process VISA disputed transaction in a timely and effective manner to ensure minimal losses to GMCU. • Day-to-day application of GMCU's AML monitoring systems and ensure that reporting is completed. • Contribute to the improvement of transaction monitoring rules. • Process Internet Banking controls such as password resets, non-standard limits and access levels ensuring that relevant procedures are followed. • Contribute to the review, update and development of GMCU policies and procedures. • Support any compliance reviews to ensure effective implementation of controls across the Branch Network • Support the Chief Risk Officer in developing reports as required. • Develop and provide training across GMCU to support fraud awareness and ensure all staff are aware of risks, controls and requirements. |
| Projects | <ul style="list-style-type: none"> • Participate in both functional and business-wide projects as required. |
| Relationship Management | <ul style="list-style-type: none"> • Maintain effective relationships with members, colleagues and suppliers to achieve desired GMCU outcomes. |
| Administration and Documentation | <ul style="list-style-type: none"> • Ensure that all documentation is accurate and completed in a professional and timely manner. • Update registers and records as required. • Complete reporting tasks as required. |

Quality, Safety, Risk and Improvement

- Demonstrate initiative and a solution focused approach to problem solving.
- Participate in Work Health & Safety activities to ensure a safe work environment for members, the community, staff and visitors.
- Comply with all applicable policy and procedures.
- Maintain confidentiality on all issues relating to the organisation, members and fello colleagues.
- Satisfactorily complete all mandatory training requirements.
- Demonstrate understanding of all policy and procedures relating to the position.
- Actively identify and escalate opportunities for improvement where appropriate.
- Demonstrate understanding of risk management, including risk assessments, identify and categorise risks and impact, implement control and mitigation procedures, monitoring and reporting and escalation processes as appropriate.



Position Description (PD)

General Requirements

- Lead by example, being aware of and acting in accordance with GMCU's Code of Conduct and values.
- Positively promote GMCU both personally and professionally.
- Develop and maintain collaborative relationships with all GMCU team members to achieve service delivery excellence.
- Resolve any workplace conflict in a professional manner and through correct organisational processes.
- Maintain a flexible approach to the hours of duty.
- Continually develop both personally and professionally as required to meet the changing needs of the position, organisation and industry.
- Actively participate in the appraisal process.

Other Position Requirements

Statements included in this position description are intended to reflect in general the duties and responsibilities of the position. It is not intended to be an exhaustive list of responsibilities, duties and skills required. GMCU may require other duties to be undertaken as directed or required from time-to-time.

GMCU may alter the duties of this position description if and when the need arises. Any such changes will be made in consultation with the affected employee(s).

Key Selection Criteria

Essential

- A demonstrated commitment to GMCU's values of Integrity, Responsible, Progressive and Excellence.
- Existing ASIC Tier 2 Certificate, or ability to gain certificate.
- Enthusiasm and drive to meet/exceed member expectations.
- Excellent communication (written and verbal) and interpersonal skills and an ability to interact with all levels of staff and members of the public.
- High level of attention to detail and the ability to complete tasks accurately.
- Well demonstrated problem solving skills with an ability to provide a professional and positive approach to providing helpful member service.
- Medium level computer skills, including Microsoft Office products.
- Ability to work independently to achieve defined objectives and prioritise workload as required.
- Ability to work independently and as an active and positive member of a work team.
- The ability to meet GMCU's employment screening requirements.
- Current Victorian drivers licence.

Desirable

- Previous experience in a risk and/or compliance related position.
- Knowledge of all GMCU products and services

| | |
|--------------------|--------------------|
| Reviewed By | Chief Risk Officer |
| Issued | May 2024 |
| Review Date | May 2025 |