



HEAD OF FRAUD PREVENTION

We're looking for a dynamic and experienced Head of Fraud Prevention to join our Customer Service department and take the lead in protecting our customers and operations. In this role, you will help shape how Advanzia detects and prevents fraud, drive process optimisation, and contribute to a secure and seamless customer experience.

Get hands-on experience in the world of finance, payment and credit, working for an unconventional digital bank in the heart of Luxembourg!

This opportunity is a full-time CDI contract.

ABOUT THE JOB | Your responsibilities

We are seeking a dedicated and detail-oriented **Fraud Prevention team lead** to manage and support our existing fraud prevention team:

- Lead and guide the fraud prevention team, ensuring effective collaboration and continuous development
- **Act as a liaison and trusted advisor** between customers, financial institutions and the bank, ensuring transparent communication and effective issue resolution
- Manage and follow up on **chargeback cases**, including Mastercard reports, representments and cardholder statements
- Monitor **authorisation requests** from acquirers, including cancellations and verification of cardholder details for potential fraud
- Handle **disputes and fraudulent transactions**, including chargebacks and necessary write-offs in line with legal or regulatory guidelines
- **Respond to formal inquiries** from customer representatives, such as legal counsel or authorised third parties
- Prepare clear and compliant responses to **regulatory authority requests** (e.g. CSSF)
- **Support** other Customer Service teams and execute related back-office tasks to **maintain smooth daily workflows**, contributing to the **team's efficiency**
- Analyse emerging fraud patterns, **design proactive prevention strategies** and **ensure timely escalation** of suspicious activity to relevant stakeholders



ABOUT YOU | Your background, skills and personality

- **Higher academic degree** in Business Administration, Law, Finance, or Economics, or at least 5 years of relevant experience in a similar role
- In-depth knowledge of **MS office applications**
- Experience in **SQL fundamentals**
- **Strong analytical abilities** with a structured and **organised approach** to work
- Excellent **interpersonal and communication skills**, with a flexible mindset and a **collaborative attitude**
- Ability to handle **confidential and sensitive** information with discretion and professionalism
- **Fluency in English** is essential; proficiency in German, French, Spanish, or Italian is a plus
- **Collaboration and teamwork:** A natural team player who thrives in a flat organisational structure, values input from all levels and actively contributes to the collective success of the team
- **Transparency and communication:** Clear and direct communication style with a commitment to engage openly and constructively, maintaining effective information sharing across teams
- **Self-motivation and drive:** Highly dedicated and motivated to achieve both individual and team goals, with a commitment to excellence and continuous improvement
- **Ownership and accountability:** Takes initiative and responsibility for tasks, with a results-oriented mindset and focus on seeing projects through to completion

ABOUT ADVANZIA | The European digital bank

*Avanzia Bank's **mission** is to make finance easier and more inclusive by offering simple, smart and user-friendly payment and credit solutions that provide financial flexibility and deliver added value for our customers. Our way of working is guided by responsible lending, open communication and teamwork in cooperation with employees, business partners and customers.*

At Avanzia, we are committed to equal opportunities and embrace diversity as a driving force behind our success. We offer challenging projects in a dynamic, fast-paced environment, along with numerous opportunities for training and development, and a performance-driven bonus structure. Our benefits package includes Pluxee lunch vouchers, employee travel insurance, preferential rates on Avanzia products, as well as transportation and wellness allowances. Our zero-carbon Emerald building is designed to support employee health and wellbeing with various health programmes, access to our gym and after-work sports & social events available to all members of **#TeamAvanzia**.