

PROFILE

An effective communicator with strong analytical skills and a strong sense of curiosity. Achieved success in a variety of roles with increasing levels of responsibility within the payments industry. Proficient understanding of internal fraud detection systems, AML/CTF legislation, reporting obligations and ensuring legitimate users have a smooth customer experience whilst correctly identifying fraudulent payments

CONTACT

PHONE:
+61 422830247

EMAIL:
jacob_morehead@hotmail.com

EDUCATION

Charles Sturt University
Bachelor of Business – Finance

Australian Markets Association (AFMA)
Diploma of Financial Markets – RG146

Udemy Inc.
The Complete SQL Bootcamp

ACCOMPLISHMENTS

- Assisted in the reduction of card chargeback losses in the U by more than \$1 M (USD) per year
- Assisted in transitioning daily tasks and operations to offshore support offices
- Created processes change business case for committee approval, that assisted in the reduction of 200K (GBP) per year due to abuse of customer referral programs within Europe
- Subject Matter Expert for all Asia-Pacific customer electronic verification

JACOB MOREHEAD

WORK EXPERIENCE

WorldRemit - Global Fraud and Loss Prevention Analyst

September 2018 – April 2020

As a Global Fraud and Loss Prevention Analyst, I assisted in country management of anti-fraud monitoring, record keeping, and all analytical functions involved with anti-fraud management.

Key responsibilities include:

- Monitor and report on processing metrics including transaction volume, approval rates and other key processing ratios.
- Managed fraud rule engines.
- Apply knowledge of PostgreSQL, SQL Server, and advanced Excel daily to analyse fraud patterns, alerts and chargebacks.
- Managed the activities with payment gateways and merchant bank processors.
- Perform data analysis on payments data to uncover behavioral patterns to optimize operations and identify, develop, and support both operational and strategic decisions.
- Worked with Product teams to build risk management and customer care considerations into our product roadmap.
- Worked cross-functionally with compliance, product, risk, operations, finance, engineering and customer service support.
- Helped Identify, evaluate, and implement new payment and fraud prevention tools
- Remote management of 4 support staff based in the Philippines.

WorldRemit – AML Compliance Analyst APAC

June 2015 – September 2018

As an APAC Compliance Analyst, I assisted in overseeing the compliance program and evaluated all compliance issues/coin line with the company's policies, procedures and values.

Key responsibilities include:

- Managing the Electronic ID Verification Procedures throughout customer on boarding.
- Coordination of collection and provision of information when undertaking AML and Sanction related projects.
- Undergo Suspicious Matter Reporting obligations for Australia and New Zealand Jurisdictions.
- Assisting with internal reviews and independent audits of AML

compliance programs

- Perform periodic Pre and Post Transaction Monitoring for all Asia-Pac regions.
- Undergo Enhanced Due Diligence procedures for High Risk Jurisdictions.

Associated Foreign Exchange (AFEX) - Account Executive

August 2012- September 2013

As an Account Executive, I Developed and dealt FX to a database of corporate and SME clients through cold calling and establishing referral relationships. Managing the full client lifecycle from initial approach and introduction, to keeping the client updated on market movements and finally executing deals on their behalf. Meeting all KPI requirements to ensure that targets are exceeded on a monthly basis. Products include forward, spot and market orders. Developed a proficient understanding of the sales industry and established a sound sales integrity and a strong client base. Strong multi-tasking and time management skills to ensure excellent service across my client portfolio. Applied my interests outside of my work environment and as a result was able to bring on board multiple clients in the golf tourism industry.

Associated Foreign Exchange (AFEX) – Online Specialist

August 2011- August 2012

As an Online Specialist, I was the key contact for Asia Pacific region in assisting US management with the roll out of the new Online Foreign Exchange Trading Platform. I provided customer service and support for the online trading platform *AFEX Direct* via phone and email communication. Assisted with troubleshooting, on boarding and addressing functional issues. Conducted monthly workshops with Account Executives on how to best utilize the Online Platform within their client portfolio. Prepared reports to management that identified types of inquiries, solutions provided, special service requests and other key identifiers on how the system was being utilized.

Macquarie Bank – Adviser Services Consultant

January 2009- February 2011

As an Adviser Services Consultant, I would provide insight and information to adviser enquirers in broad areas such as Superannuation/Pension, Investment products, Corporate Actions, Redemptions, Margin Lending, Risk, Managed Funds, Term Deposits, Share Trading, In-specie Transfers and other financial areas. I was a point of contact for escalated technical and complex queries. Collaborated with various internal parties to improve general operational procedures, solve team problems and enhance customer service. Identify and resolve risk management follow up. Strong understanding of Superannuation legislation and risk management procedures. Exhaustive knowledge in Wrap platform and key industry areas such as superannuation, equities trading, managed funds, and other financial areas.