



The Alberta Motor Association is a membership organization where the action of every individual supports the Vision, Values, and Expected Behaviors of the Association.

Our motto is simply: Relationships built on outstanding member experiences.

Bridgewater Bank is a wholly owned subsidiary of the Alberta Motor Association (AMA).

The AMA is one of Alberta's largest and most respected membership organizations that's been serving Albertans since 1926. In addition to providing a challenging, safe and rewarding work environment the Alberta Motor Association (AMA) offers a competitive salary and benefits package including short and long term variable pay incentives, retirement plans, learning support, work environment, and hours of work.

CREDIT COMPLIANCE ANALYST

The Position

This role develops and administers the controls, procedures and guidelines necessary to ensure Bridgewater Bank is compliant within applicable regulatory requirements, LCM (Legislative Compliance Management) framework, and in keeping with the financial industry standards for MasterCard. Primary responsibilities include ensuring compliance with federal regulatory requirements, and MasterCard Canada implementation and monitoring of internal controls, and assurance of employee understanding and practice of procedures, guidelines and controls in support of a compliance and risk management environment.

Division: Bridgewater Bank

Reports Directly to: Manager, Internal Controls

Reporting to this position: N/A

Reporting indirectly to this position: N/A

Major Accountabilities/Responsibilities:

- Develop and implement effective compliance assurance controls for MasterCard within the Bank
- Assist in the investigation, resolution of all MasterCard compliance related matters as required
- Become subject matter expert in areas of operational and regulatory compliance and key referral point for MasterCard
- Regularly communicate with Manager, Internal Controls regarding relevant regulatory compliance matters, control deficiencies and areas for improvement
- Assist with development, implementation, and monitoring of internal controls related to compliance
- Assist in writing, maintaining, revising, and monitoring Procedures and Guidelines for the general operation of the compliance program
- Collaborate with other departments to establish and implement internal controls

- Conduct daily and monthly reviews, reporting, and progress updates with respect to internal control initiatives for Card Solutions
- Assist with the implementation of mitigation strategies for areas of high risk
- Assist with training, delivery, and communication of compliance related issues
Communicate regularly with the Manager of Compliance and the Director, Risk Management regarding the status and progress of initiatives related to internal controls and compliance for MasterCard
- Work with the Internal Controls Officer-Administration-Card Solutions to Design, amend and develop new MasterCard Procedures and Guidelines as required
- Become familiar with BwB Process and Guidelines Procedures and follow the established guide

Education/Licensing/Certification)

- Minimum of 3 years experience in the field of regulatory compliance, audit, or risk management within the Credit Card Industry
- Recognized financial, legal or accounting designation preferred
- Related Federally Regulated Financial Institution (FRFI) compliance and/or audit experience considered an asset

Skills and Proficiency

- Ability to analyze and understand complex regulatory and legal requirements.
- Exemplary communication and organizational skills
- Strong technical skills set including working knowledge of Microsoft Office Suite
- Knowledge of banking software would be considered an asset
- Knowledge of Credit Card Compliance Industry practices and asset
- Advanced knowledge of the Financial Services Industry policies and guidelines
- Solid business acumen
- Proven negotiation skills and demonstrated analytical thinker
- Thorough understanding of industry conduct

Personal Characteristics

- High level of integrity and ethics
- Attention to detail and demonstrated high level of accuracy
- Independent worker with strong initiative
- Excellent inter-personal skills and professional demeanor
- Ability to prioritize in a multi-task environment and adhere to strict deadlines

We thank all applicants for their interest, however, only candidates selected for interviews will be contacted.