

Job Title: Compliance Testing Analyst – Commercial Banking/Credit Card Experience

Location: Kansas City

**Company Overview:**

Fidem Financial is an innovative leader in the financial services and asset management space managing our industry-leading platform to source, fund, acquire, and manage consumer loan receivables. Our leadership team is best-in-class with extensive backgrounds in credit portfolio transactions and management, having collectively completed over \$100B in card portfolio transactions. Fidem's team boasts more than 250 years of aggregate experience in all aspects of card portfolio management, including Operations, Marketing & Product Management, Compliance, Credit Risk, Card Conversions, and Vendor Oversight.

**Position Overview:**

We are seeking a detail-oriented and analytical Compliance Testing Analyst with experience in commercial banking and credit card operations. In this hybrid role, you will be responsible for executing compliance testing and monitoring activities to ensure adherence to regulatory requirements and internal policies. You will collaborate with cross-functional teams to assess the effectiveness of controls, identify compliance risks, and support continuous improvement in our compliance program.

**Key Responsibilities:**

- Execute compliance testing and monitoring activities related to commercial banking and credit card products, ensuring alignment with regulatory requirements and internal standards.
- Develop and refine testing scripts, plans, and workpapers to support robust compliance testing processes.
- Inspect documents, records, disclosures, systems, and reports to validate compliance and identify trends, control weaknesses, or process deficiencies.
- Collaborate with business units to understand products and processes, gather necessary information, and communicate findings.
- Research applicable regulations and emerging compliance risks to inform testing and fieldwork.
- Document and escalate identified issues, track remediation efforts, and validate resolution of compliance findings.

- Analyze complaint data and perform targeted reviews to identify potential compliance gaps or risks.
- Prepare clear and concise reports summarizing testing results, findings, and recommendations for management and stakeholders.
- Support internal and external audits and regulatory examinations by providing required documentation and explanations.
- Stay current on relevant consumer protection laws and regulations, including but not limited to Reg Z, UDAP, ECOA/Reg B, SCRA, MLA, FCRA, and Fair Lending.

### **Qualifications:**

- Bachelor's degree in Business, Finance, Law, or a related field.
- 3+ years of experience in compliance testing, audit, or monitoring within commercial banking or credit card operations.
- Strong knowledge of consumer compliance regulations and regulatory expectations for banking and credit card products.
- Experience developing and executing risk-based compliance testing plans.
- Analytical mindset with strong problem-solving skills and attention to detail.
- Excellent written and verbal communication skills, with the ability to clearly convey findings to both technical and non-technical audiences.
- Proficiency with Microsoft Office Suite and familiarity with data analytics tools (e.g., SQL, Excel, or similar).
- Ability to manage multiple priorities and work effectively in a fast-paced, collaborative environment.
- Professional certifications such as CRCM, CIA, or similar are a plus.

### **Why Join Us?**

- Competitive compensation package with performance-based incentives.
- Health, dental, and vision benefits.
- Opportunity to work with a forward-thinking, innovative company at the forefront of financial technology.
- Flexible work environment with the option for hybrid work.

- A collaborative, supportive, and growth-oriented company culture.