

Job Title: Executive Vice President of Risk

Location: Philadelphia, PA

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, Fraud & Collections, Card Conversions, and Vendor Oversight.

Position Overview:

We are seeking an accomplished and visionary Executive Vice President of Risk to lead the company's risk management strategy and operations. In this executive leadership role, you will be responsible for developing and overseeing comprehensive risk frameworks that identify, assess, monitor, and mitigate risks across all areas of the business, including credit, operational, market, regulatory, and reputational risk. You will partner closely with the executive team, board of directors, and business leaders to ensure that risk management is embedded in the company's culture and strategic decision-making.

Key Responsibilities:

- Develop, implement, and maintain a robust risk management framework aligned with the organization's objectives and regulatory requirements.
- Lead the identification, assessment, measurement, and monitoring of significant credit and operational risks.
- Oversee the development and execution of risk policies, procedures, and strategies to ensure effective risk mitigation and regulatory compliance.
- Provide strategic direction for risk mitigation strategies, ensuring alignment with business goals.
- Lead regular risk assessments, scenario analyses, and stress tests to evaluate the impact of internal and external factors on the company's risk profile.
- Advise executive leadership and the board of directors on risk exposures, emerging risks, and recommended actions.

- Oversee the company's credit risk, fraud risk, and operational risk teams, ensuring effective coordination and communication.
- Collaborate with business units to integrate risk management into product development, operations, and strategic initiatives.
- Ensure compliance with all applicable regulatory requirements and industry best practices.
- Prepare and deliver comprehensive risk reports, dashboards, and presentations to executive leadership and the board.
- Lead, mentor, and develop a high-performing risk management team, fostering a culture of accountability, integrity, and continuous improvement.
- Stay current on industry trends, regulatory changes, and emerging risks relevant to the financial services sector.

Qualifications:

- Bachelor's degree in Finance, Business, Economics, or a related field preferred. (Master's degree or professional certification such as FRM, CFA, or CRM preferred).
- 12+ years of progressive risk management experience in financial services, with at least 5 years in a senior leadership or executive role.
- Experience in credit card underwriting strategies. Experience with fraud prevention tools and strategies is desired.
- Experience with data mining using SQL, SAS, Python, R or similar language preferred.
- Deep knowledge of enterprise risk management frameworks, credit risk, fraud prevention, operational risk, and regulatory requirements.
- Proven experience developing and implementing risk policies, controls, and reporting systems.
- Strong analytical, strategic thinking, and problem-solving abilities.
- Excellent leadership, communication, and interpersonal skills, with the ability to influence at all levels.
- Experience presenting to executive leadership, boards, and regulatory bodies.
- Demonstrated ability to lead and develop high-performing teams.

- Experience in a highly regulated environment, preferably with a large or midsize U.S. bank.

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.

To Apply: Email hiring@fidem-financial.com with your resume. The Subject line should read 'EVP of Risk'.