



Compliance Analyst - Banking / Mortgage

No. of Positions: 01

Job Type: Full-time

Job Timing: Afternoon Shift

Rainsoft Financials Pvt Ltd is looking for an experienced Mortgage Compliance Analyst who possess advanced skills in U.S compliances. Experience in U.S compliance management with current comprehensive knowledge of the mortgage processes and procedures.

Candidate Must Have:

- Bachelor's Degree in Accounting Or Finance (Master's is Plus)
- At least 3 years of compliance experience and good know how about US Mortgage industry.
- Extensive expertise in QuickBooks or similar accounting software is required.
- Ability to adapt to a dynamic, rapidly changing business and technical environment.
- Expertise in performing regular compliance self-assessments to ensure conformity with agency and regulatory requirements and guidelines.
- Experience in reviewing submission package for all required documents.
- Expertise in auditing critical documents for State and Federal compliance.
- Expertise to manage the reporting process and complete the companies' quarterly Call Reports in the NMLS database.
- The competency to facilitate the execution of the Mortgage Compliance Program, including policy and procedure review, consulting, testing, monitoring, and complaint analysis.
- Experience in extracting HMDA reportable loans is from the Loan Operating System and contain all required fields to be reported on an annual basis. Monthly and quarterly review of all data for reporting is completed by comparing the data to imaged documents.
- Ability to provide monthly and quarterly reports to management regarding pending, in process, and completed projects and implementations.
- Skills to assist in compliance exams and external or internal audits, as needed.
- Capable to understand and comply with bank policy, laws, regulations, and the bank's BSA/AML Program, as applicable to the job duties. This includes complete compliance training and adhere to internal procedures and controls; report any known violations of compliance policy, laws, or regulations and report any suspicious customer and/or account activity.
- Command in formulating and communicating new ideas and suggestions that will improve profitability and efficiency for the company's overall operations.
- Solid knowledge of office procedures and well a maintained list of various vendors related to office administration.

Job Responsibilities:

- He/she will carry out best practices and procedures in accordance to the U.S laws and regulations.
- He/she will provide support and assistance in all aspects of the mortgage business and compliance including licensing, loan originators, disclosures and implementing compliance programs to ensure conformity and adherence with all applicable state and federal laws and regulation in different states.
- He/she needs to assist Compliance Manager in regular compliance self-assessments to ensure conformity with agency and regulatory requirements and guidelines.
- He/she will review and interpret compliance changes/updates to current processes and procedures and create weekly/monthly sheets.
- He/she will research & analyze state specific statutes, regulations, constitutions and any other government laws and regulations, as applicable, to determine each state's requirements for licensing/exemption requirements, restrictions and real estate lending practices.

Customer Support Analyst - Night Shift

No. of Positions: 03

Job Type: Full-time

Job Timing: Night Shift

Rainsoft Financials Pvt Ltd is looking for an experienced individual for Customer Support Analyst with extensive experience in client services and support.

Candidate Must Have:

- Minimum 2 years working experience in international customer support & solution (Finance & Banking Experience is plus) – Fresh candidates are also encouraged to apply
- Excellent written and verbal communication skills with ability to maintain a positive, empathetic, and professional attitude toward customers at all times and provide best solution in a timely manner.
- Bachelor's Degree in Marketing, Finance or related field
- Expertise in staying up to date with latest updates on system information, process changes and future updates in product.
- Experience in following standard processes and procedures when it comes to providing the resolution
- Experience in keeping records of customer interactions, transactions, comments, and complaints
- Ability to ensure customer satisfaction and provide professional customer support.
- Command in formulating and communicating new ideas and suggestions that will improve profitability and efficiency for the company's overall operations.
- Ability to do multitasking, stay organized and work well under pressure.
- Must be a self-starter with a willingness to work independently; client care and teamwork attitude
- Candidates with the US or neutral English accent will be preferred
- Preference will be given to candidates with prior BPO experience servicing US clients.

Job Responsibilities:

- The ideal candidate will assist our U.S. based clients with their queries/concerns regarding financial services and provide an accurate resolution to customers as per the defined processes via call and email.
- The candidate should know our business inside and out so that He/she can answer questions.
- The ideal candidate should have experience in dealing with international customers with resolving different customers' queries.
- He/she will be required to provide client support via chat, calls and emails and address client queries timely with 100% satisfaction level.
- The ideal candidate should deliver a class apart customer experience as measured by performance objectives and in accordance of the core values of our customers.

Interested candidates may share their updated resume at urooj.ahmed@rainsoftfn.com by mentioning position in subject line.