

CASE STUDY: STRATEGIC RECRUITMENT & FRAUD OPERATIONS TRANSFORMATION IN FINTECH





Customer

High growth, FinTech Scale up. They were entering a vital phase of significant growth and needed to increase operational rigour whilst enhancing customer experience.

Role

Role: Head of Fraud Operations

Core Challenge

Balancing robust fraud prevention with an uncompromised customer experience, a critical need exacerbated by a previous failed recruitment attempt for a pivotal leadership role. Our Solution: Executed a rapid, data-driven recruitment strategy to secure a high-impact Head of Fraud Operations, followed by immediate operational diagnosis and implementation of customer-centric fraud controls.

BUSINESS IMPERATIVE FRICTIONLESS SECURITY

Our client, a high-growth, scale up FinTech, operated in a market where customer experience (CX) was a primary differentiator. They faced the complex challenge of fortifying their fraud operations without introducing friction that could deter their digitally native customer base. This delicate balance was proving elusive, and the situation was compounded by a critical leadership void: a previous recruitment specialist had failed to identify suitable candidates for a Head of Fraud Operations role, leaving the business vulnerable and operations inefficient.

The existing fraud framework often led to a "one-size-fits-all" approach, resulting in unnecessary friction for legitimate customers. This manifested in:

- Declining Customer Sentiment & NPS Scores: Fraud prevention measures were inadvertently causing frustration.
- High Operational Costs: Excessive manual reviews and robust controls were applied broadly, regardless of actual risk.
- Inefficient Case Management: A lack of clear correlation between fraud volume, customer complaints, and control effectiveness meant resources were misallocated.

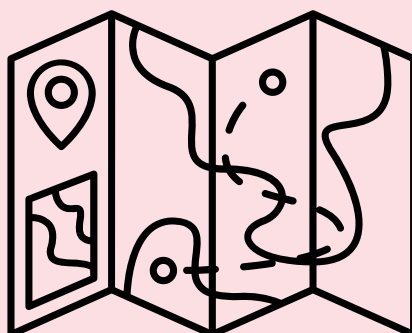


OUR STRATEGIC INTERVENTION: PRECISION TALENT ACQUISITION

Recognising the urgency and the strategic importance of this hire, we launched an intensive, two-week recruitment drive designed to deliver not just a candidate, but a solution to the client's core operational dilemma.

Rapid Market Scan & Profile Definition (2 Weeks): We immediately initiated a comprehensive review of the FinTech fraud prevention landscape. Our focus was not merely on technical expertise, but on identifying leaders who could demonstrate a nuanced understanding of customer experience integration within fraud strategy. Key profiles for scrutiny included those who had successfully:

- **Assessed Customer Experience:** By integrating metrics like customer sentiment, NPS scores, and complaint volumes directly into their fraud strategy.
- **Optimised Fraud Rigour:** By correlating fraud case volumes with control effectiveness, and demonstrating a clear reduction in false positives and unnecessary escalations.
- **Driven Cost Savings:** Through process automation, reduced manual intervention, and improved resource allocation.
- **Implemented Risk-Based Controls:** Reducing the percentage of cases put through more robust, high-friction controls.



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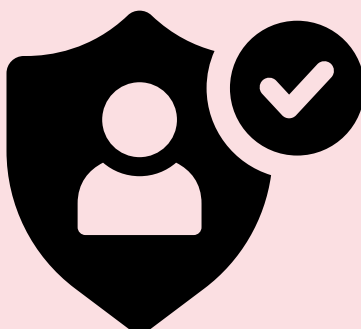
- **Targeted Screening & Data-Driven Shortlisting:** From our initial market scan, we highlighted profiles that exhibited the strongest potential for immediate impact on both fraud rigour and customer experience. Our screening process rigorously assessed candidates' ability to articulate how they would analyse and correlate customer sentiment/NPS with fraud volumes, and how they would strategically reduce friction while maintaining robust controls.
- **Accelerated Deep Dive & Strategic Selection:** We moved swiftly to in-depth interviews with 10 top-tier candidates. Through these discussions, we challenged them on their practical application of data (e.g., how they'd use NPS trends to refine fraud rules, or quantify the cost savings from reducing friction). Three candidates distinguished themselves through their exceptional blend of strategic insight, operational acumen, and a demonstrable customer-first mindset. Collaborating closely with the Hiring Manager, we made the strategic decision to fast-track these three, saving significant time and resources for the business.
- **Expedited Final Stages & High-Profile Appointment:** Two of the three candidates progressed to the final stages, undergoing rigorous assessment. The successful appointee, a seasoned Head of Fraud Operations, possessed not only deep technical fraud expertise but also an unparalleled understanding of the FinTech customer journey. The critical nature of the role meant they engaged with key stakeholders across the business, culminating in meetings with the CEO, underscoring the strategic importance of their appointment.

IMMEDIATE IMPACT: TRANSFORMING CLAIMS & ENHANCING TRUST

- The newly appointed Head of Fraud Operations wasted no time in diagnosing and addressing systemic issues:
- **Uncovering the Claims Process Bottleneck:** Within weeks, they identified a critical flaw in the customer claims process. This inefficiency was directly causing a "knock-on" effect, driving a significant volume of customer complaints and increasing contact centre volumes, undermining the core customer experience.
- **Addressing Vendor Misalignment:** A key problem was pinpointed with an existing outsourced validation vendor whose operations were not aligned with the client's customer-centric values. Their rigid, non-customer-focused approach was a major contributor to friction and delays in the claims journey.
- **Implementing a New, Customer-Centric Model:** The new leader spearheaded a rapid transition to a new claims validation model, which fundamentally transformed the process:
- **Accelerated Process & Reduced Friction:** The new model significantly sped up the claims process, directly reducing customer waiting times and associated frustration. This was a direct result of streamlining workflows and introducing intelligent automation.
- **Enhanced Rigour & Efficiency:** By implementing more sophisticated, risk-based validation checks, the number of suspect claims was significantly reduced. This meant fewer legitimate customers faced intrusive controls, while genuine fraud was more effectively identified. The percentage of cases requiring robust, high-friction controls decreased notably, leading to greater operational efficiency and cost savings.

IMMEDIATE IMPACT: TRANSFORMING CLAIMS & ENHANCING TRUST

- **Measurable Business Benefits:** The transformation resulted in tangible improvements:
- **Improved Customer Sentiment & NPS:** While specific figures remain confidential, internal metrics showed a marked improvement in customer satisfaction related to the claims experience.
- **Significant Cost Savings:** The reduction in complaint volumes and customer service interactions directly translated into measurable cost savings for the business.
- **Doubled the amount of customers,** without increasing the cost of fraudulent claims.
- **Optimised Resource Allocation:** Fraud operations teams could now focus their efforts on truly high-risk cases, improving overall effectiveness.
- **Strategic B2B Advantage:** Beyond internal efficiencies, the revamped, customer-centric fraud and claims process became a powerful differentiator. It enabled the FinTech to confidently sell a more robust, transparent, and customer-focused solution to B2B partners, fostering trust and opening new avenues for strategic growth.



CONCLUSION: THE ROI OF STRATEGIC TALENT

This case study demonstrates the profound impact of a meticulously executed recruitment strategy. By securing a Head of Fraud Operations who could expertly navigate the complex interplay between fraud prevention and customer experience, our client not only filled a critical leadership gap but also achieved a rapid, measurable transformation of their fraud operations. This strategic hire led to enhanced fraud rigour, significant cost savings, improved customer satisfaction, and ultimately, a stronger, more competitive position in the FinTech market. It underscores that in today's digital economy, robust fraud prevention is not a barrier to customer experience, but a fundamental enabler of trust and growth.



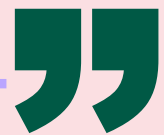
TESTIMONIALS



This is my first time working with Kerry and I've been nothing but impressed! Having been recommended by someone I trust in the space, we gave Kerry the brief of finding our Head of Customer Care.

I found Kerry to be detailed and incredibly open on maybe where what we wanted and what was available needed adjusting slightly, which lead to us finding a fantastic candidate.

It goes without saying Kerry is extremely committed and passionate about this area and I trust she is doing right by us, she is also a whirlwind which is a breath of fresh air in what can be quite a painfully boring process at times.



I have loved working with Kerry over the last 9 months. Each of our conversations have felt like a catch up with an old friend and she goes out of her way to listen and understand your job requirements. I wouldn't hesitate to recommend Kerry to anyone in the market for a new CX role :)"



ABOUT US

Sudale Search is a specialist search partner covering leadership roles in Contact Centre and Customer Experience verticals.

We identify diverse talent to push the needle forward for market disrupting businesses, with a fresh, candidate experience focussed approach to search.

Each search is started from ground zero and we explore the full market to ensure the best talent available to you in the market is identified. There is no candidate recycling, ensuring high retention rates.



THE QUALITIES THAT SET US APART

Transparent Partnership



We work transparently with you to reach a result. Regular progress meetings mean you are kept in the loop at every stage. The shortlist is never a surprise as we create it together!

DE&I



We partner with groups such as Women in CX to ensure greater diversity in Leadership. We are currently working on a mentorship programme to close this gap in earlier careers.

Over 70% of our leadership placements are from minority groups.

Market insider knowledge



We stay at the forefront of innovation by sitting on judging panels for various Customer Experience Awards programmes and regular attendance at Get Out of Wrap sessions.

Focus on Candidate Experience



Without the right Customer Experience (Client and Candidate) how can we ever hope to deliver the high impact results desired. Our commitment to enhancing the candidate experience means we had a 98% offer to hire ratio, 100% offer to start and 100% retention rate.

We did the industry first candidate experience report aimed at CX Leaders.



To book your free consultation

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kerry@sudalesearch.co.uk

Call: 07562 735148
01283 376042

Book: <https://calendly.com/kerry-157/exploratory-chat-cl>

