Senior Manager, Commercial Channels Fraud Strategy

Requisition	R0000193375
Employer	RBC
Canadian locations	Toronto (Ontario, Canada) · Vancouver (Colombie-Britannique, Canada)
Primary address	600 QUEENS PLATE DR, TORONTO, ON M9W 0A4, Canada
Posted	November 24, 2026
Last day to apply	December 7, 2026
Posted deadline	December 8, 2026
Business area	PERSONAL & COMMERCIAL BANKING
Employment status	Regular
Work schedule	Full time · 37.5 h per week
Pay type	Salaried

The position

We are seeking a highly motivated fraud leader to help build and operationalize modern fraud controls across commercial banking access channels. Reporting to the Director, Commercial Channels Fraud Strategy, you will support the design, execution, and optimization of fraud controls across online banking, mobile, APIs, host-to-host, branch, and advice centre channels. This is an opportunity to work on high-impact fraud transformation initiatives involving digital trust, behavioral analytics, authentication modernization, and cross-channel fraud detection. You will balance fraud loss, client experience, operational cost, and risk appetite while serving as a trusted advisor on large-scale transformation initiatives.

Responsibilities

- Support the implementation of the fraud strategy in commercial banking access channels and customer interaction trips
- Assess current and emerging fraud risks to develop the most appropriate controls and strategic plans to support business transformation
- Develop and optimize fraud controls related to authentication, session control, abuse of rights and suspicious channel activities
- Monitor fraud trends (account support, phishing, imitation, API abuse, digital manipulation)
- Support implementation of new fraud technologies, telemetry integrations, and control enhancements
- Partner with Payments Fraud teams on integrated detection and interdiction strategies
- Analyze fraud events, customer behaviour and operational measures to identify opportunities for optimization
- Measure and report on control performance
- Coordinate with fraud operations, cybersecurity, technology and business teams to ensure that appropriate controls are in place in the customer area
- Lead daily engagement with fraud technology suppliers and partners, support evidence of concepts, capacity assessments, implementation activities and ongoing performance management.
- Provide senior managers with timely updates on fraud loss savings and risk results
- Working collaboratively in interfunctional DPs to optimize risk balance while managing priority backlogs

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Must-haves

- 5 years and more experience in implementing fraud controls for online/mobile channels
- Experience in behavioral analysis, authentication technologies or fraud surveillance platforms
- Knowledge and understanding of digital channels and the risk of fraud by commercial banks
- Knowledge of commercial payment ecosystems and payment fraud typologies
- Experience in behavioral analysis, authentication technologies, fraud surveillance platforms
- Familiarity with the bank controls of the application programming interface (API) or host to host
- Strong analytical and problem-solving capabilities with critical thinking skills
- Ability to manage multiple initiatives in a fast-changing environment

Assets

- Exposure to AI/ML fraud detection or intelligence programs
- Professional certifications (CFE, CAMS, CISSP, or equivalent)

Pay and benefits

RBC teams aim to grow by working together, thinking ahead and giving dependable advice that helps clients and communities prosper. They support one another, develop their potential and strive for outcomes that benefit the communities they serve as well as the bank.

- A comprehensive Total Rewards Program
- Capacity to make a difference and sustainable impact
- Opportunity to take on progressively greater accountabilities
- A comprehensive Total Rewards Program
- Leaders who support your development

Job Skills

Commercial Bank, Digital Bank, Fraud Controls, Fraud Detection, Fraud Management, Fraud Surveillance

RBC accepts applications until 11:59 p.m. on the day before the posted deadline.

Our Employment Opportunities

RBC works as One RBC and follows five shared values: putting clients first, integrity, collaboration, respect and excellence. As one of the world’s largest and most successful banks, it sees inclusion and different perspectives as important to continued growth. RBC supports staff in doing their best work, working together, innovating and developing professionally. Its policies and programs foster respect, belonging and opportunities for everyone to create value for clients and communities.

Talent community

People who join RBC’s talent community can receive new postings, career advice and recruitment event updates tailored to their interests.

RBC’s careers portal shares information about career paths and how its teams contribute to client and community well-being.

RBC is accepting applications for an existing vacancy. Qualified applicants may hear from the recruitment team for a more detailed review of their résumé.

Search for requisition R0000193375 on the RBC careers portal.

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