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| **Secure Trust Bank  Financial Crime Risk & Control Manager** | |
| **Job Level**: 5  **Career Path: Individual Contributor**  **Reporting** **To**: Senior Financial Crime Risk Manager  Location: Flexible Solihull/Cardiff/London/Manchester (Hybrid working pattern) | |
| Secure Trust Bank is an established, well-funded and capitalised UK retail bank providing savings accounts and lending services to over a million customers. In 2022 the Group celebrated 70 years of helping consumers and businesses fulfil their ambitions.  Our customers are at the heart of everything we do, but we can’t achieve our customer focused strategy without the right people in our team. At Secure Trust Bank, we know that people are our biggest investment, which is why a career with us is not just a job. It’s the chance to be part of something bigger, to add real value to the Bank and help us constantly improve, in order to achieve our ambition of becoming the most most trusted specialist lender in the UK . We believe in giving our staff autonomy, with initiative and exceptional performance recognised through a variety of individual and team awards and incentives. All our employees have a tangible impact on the Group’s core values, and we are looking for candidates who are enthusiastic, proactive and enjoy working in a fast paced environment. | |
| **Job Description** | ***Job Purpose***  To play a leading role in the control testing and monitoring of the execution of Financial Crime Policy, Standards to ensure that Financial Crime regulatory requirements are met and losses through Financial Crime are contained to a level acceptable to senior management of the business.  The Risk & Control Manager will inform the risk owners and MLRO that robust risk management through adherence to the Group Policies can be evidenced by assurance of financial crime systems, controls, processes and procedures and will be a subject matter expert for Financial Crime screening and monitoring systems second line assurance.  The role requires strong technical knowledge across the range of economic crime topics as well as product areas such as Retail Finance, Deposits and Business Finance products and services.  ***Key Responsibilities***   * Responsible for the overight of first line operations and management of Transaction Montioring and Customer Screening systems. * Responsible for risk typology assessment and criteria assessment of rule sets and parameters used to monitor for such typologies. * Liaison with colleagues in the first line of defence on AML and other Financial Crime assurance related matters * Compile a robust plan that assures the capabilities required to manage economic crime risk framework as well as core control areas to monitor these risks across the Group. * Review ad-hoc areas/themes as requested by the MLRO * Conducting detailed reviews business areas or thematic capabilities to an agreed scope and plan * Producing reports detailing findings in line with the agreed STB format. Ensure these have been checked for factual accuracy with the risk owners and agreed * Ensure action plans have been compiled by the risk owners and review to satisfy the MLRO that the committed actions will address the root cause identified. * Act as second line liaison on all proposed system related changes including risk assessment of changes proposed. |
| **Specification** | ***Knowledge, experience, skills, other attributes***   * Demonstrable experience in a Financial Crime related system and oversight role * Detailed knowledge of the UK Financial Crime regime including experience of AML, CTF and Sanctions * Practical knowledge and experience of commonly deployed anti money laundering and customer screening systems (inc. PEPs and Sanctions screen tools) * Working knowledge of SQL or SAS databases and analytics. * Ability to engage with stakeholders at all levels of the business and be able to handle and manage conflict. * Work well with others in the team and acts as a role model, setting high standards of quality and demonstrating commitment to self-development * Excellent written and spoken communication skills; an ability to communicate with impact, ensuring complex information is articulated in a meaningful and easily understood way to wide and varied audiences.   ***Competencies***   * Risk Aware – We keep our custmers and ourselves safe and secure * Customer focused – Our customers are at the heart of everything we do * Ownership – Being accountable and taking responsibility for our actions * Performance Driven – To become the best bank in Britain we need to be accountable for what we do * Team Oriented – We achieve more when we work well together |