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| **Secure Trust Bank C:\Users\wilsonj\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.Outlook\KO37RZHB\STB_logo_UPDATED_strapline_WHITE.pngFraud Strategy & Financial Crime Systems Manager** |
| **Job Level**: JF5**Career Path:** **Core Job Title:** FraudStrategy &Financial Crime Systems Manager **Reporting** **To**: Head of Financial Crime Operations & Control**Location**: Flexible Solihull/Cardiff/London/Manchester (Hybrid working pattern) |
| Secure Trust Bank is an established, well-funded and capitalised UK retail bank with a 64 year trading track record. We operate principally from our head office in Solihull, West Midlands. The Group's diversified lending portfolio currently focuses on two sectors (i) Business Finance through its Asset Finance, Commercial Finance and Real Estate Finance Divisions (ii) Consumer Finance through its Vehicle Finance and Retail Finance Divisions.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 best bank in Britain. 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. So join us as we strive to Grow, Sustain and Love the way we work. |
| **Job Description** | ***Job Purpose******Responsible for managing Fraud Strategy and optimising Financial Crime Systems.******Key Responsibilities**** Lead in the creation of an effective fraud prevention strategy, which seeks to keep fraud losses to a minimum, by undertaking timely and accurate analysis.
* Work closely with the Fraud/Financial Crime Operations team to design and implement rules to mitigate identified threats, and to refine and optimise system configuration to reduce false positives
* Manage, develop, and engage direct reports and work closely with other areas of the business to ensure the aims and impacts of any strategy changes are considered and impact assessed
* Management of key financial crime systems including fraud prevention software,transaction monitoring, and customer screening.
* Perform proactive data analytics work and manage the data quality and integrity in the systems
* Conduct regular end to end testing of core financial crime systems
* Day to day relationship management of system vendors, liaising with 3rd parties in relation to financial crime systems management matters
* Identification and escalation of system control and compliance issues and document the related risks and make recommendations for resolution.
* Ensure our systems are compliant with applicable laws, regulations, industry best practices and recommendations from respected third parties
* Manage upgrades and enhancements to the financial crime systems and provide the Head of Financial Crime Operations & Control with the assurance that system controls are operating effectively

***People management**** Day to day management of the first line Fraud Risk Analyst(s).
* Set team and personal objectives for team members. Monitoring these through performance management provisions, including monthly 1-2-1s, regular appraisals.
* Design, coordinate and undertake quality checks on activities completed.
* Plan, prioritise and distribute work flows effectively.
* Provide comprehensive training for staff in relation to Financial Crime system related matters.
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| **Specification** | ***Knowledge/Experience**** Knowledge and experience in the use of industry recognised systems to build rules and combat fraud and/or financial crime (e.g SIRA).
* Working knowledge of SQL or SAS databases and analytics.
* Strong knowledge of the UK financial crime regulatory regime across all areas of fraud and financial crime.
* Experience of people management, ideally in Financial Services
* Competent in reviewing, understanding and applying legislation and regulation in a commercial and practical manner.
* 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.

***Qualifications**** Educated to degree level or able to demonstrate suitable level of experience
* An industry recognised financial crime related professional qualification is desirable but not essential

***Values Based Behaviours*** * 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 tking 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
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| **Date for next annual review of role profile:**  |

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Signed in agreement of the role description Date

and confirmation of acceptance of the

responsibilities.

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Signed by line manger Date