|  |
| --- |
| **Role Title Financial Crime Risk Specialist****ROLE** **PROFILE** |
| **Purpose of the role** The key purpose of the role is to work in partnership with the Financial Risk Manager and wider Group to ensure effective financial crime risk management frameworks and governance processes exist across YBS, and advising and assuring them, as well as ensuring other areas of the YBS are appropriately managing Financial Crime risks. |
| **Reports to:** Financial Crime Risk Manager | * **Career Framework Level:** D1
* **Job Family:** Risk & Compliance
 |
| **Division:**  Customer Services | **Functions:** Operational Risk & Control |
| **Direct Reports:** 0 | **Location:**  Yorkshire Drive, Bradford |
| **Role line of defence:**  1st | **Regulatory Requirements:**  None |
| **Role Dimensions****Budget Responsibility:**  N/A**Number of employees in area of responsibility:**  0**Mandate:**  Not applicable**Commercial Responsibilities:** Responsible for ensuring that financial crime risks are managed in line with the Group’s risk appetite and in accordance with the Group’s Risk Management Framework.Collegiate relationship with the Risk SMEs and other colleagues across the Division. Support the timely management of actions. Attendee of Financial Crime Risk Forum and relevant corporate and commercial forums/governance. Supports the Financial Crime Risk Manager with interactions with stakeholders e.g. Directors, MLRO and Deputy MLRO.Ensuring all activities are fully risk assessed and appropriate assured from a financial crime risk perspective. Collegiate relationship with the Risk SMEs and other colleagues across the Division. Support the timely management of actions.  |
| **Key Accountabilities** |
| **Role Specific Accountabilities**Assist the Customer Services division in delivery of the requirements to meet the Group’s Financial Crime Risk Management Framework in respect of all activities, including:* Work with business areas to educate business areas on the financial crime risks relating to their area
* Designing financial crime risk management solutions, monitoring adherence, assessing effectiveness, engaging and educating the Society and engaging and negotiating with other functions at a variety of levels
* As SME advise functions across the business in developing and maintaining sufficient, effective and efficient processes and systems which meet the requirements of the financial crime policy and standards procedures and provide the Financial Crime Risk Manager and Senior Manager Risk Assurance, Policy & Partnerships and relevant Director(s) with assurance on the management of divisional and category financial crime risks which he / she owns.
* Conduct financial crime risk assessments of new products and services.
* Supporting the Customer Services Division and wider Group, at all levels, in understanding and managing financial crime risks in their teams by operating divisional risk processes and procedures, facilitating divisional risk governance, assisting with divisional control testing and assurance, overseeing issue resolution and managing appropriate mitigating controls.
* Supporting other areas of the business in understanding and managing financial crime risks taken outside of Customer Services division through assisting with the implementation of Group-wide controls for financial crime risks, ensuring they are both effective and efficient, and engaging and educating other teams / departments to ensure a Group-wide understanding of financial crime risks and control requirements.
* Establishing and maintaining an appropriate risk management culture across the Society, including compliance, risk awareness and ‘prevention over detection’
* Support small change and strategic projects from a financial crime perspective, wworking in partnership with FCOT and other functional change management and risk teams to ensure a joined up approach to deliver the change

Whilst the primary responsibility of the role is conduct risk ensure a broad enough focus to highlight any other risks issues (e.g. operational) to the relevant 1st, 2nd and 3rd line of defence functions, including senior management and Executive Risk Committees as appropriate, This will require effective engagement with other Quality and Independent Assurance functions (e.g., other 1st line risk teams; Compliance; Audit) and all business areas involved in managing financial crime risk.**Shared Accountabilities** * Translate & implement Divisional plans and deliverables to deliver overall Group strategic priorities
* Develop the capability and capacity of team and/or service resources to drive sustained commercial success
* Communicate the team and/or service delivery priorities, motivating and developing others to be high performing
* Own team and/or service delivery priorities, applying specialist expertise to put the customer at the heart of everything and drive a profitable business
* Develop and maintain key external and internal relationships which create value, collaborating to deliver commercial and customer priorities
* Role model YBSG Values, champion diversity and challenge behaviour contrary to the Values
* Identify, define and manage risks associated with team and/or service delivery
* Uphold corporate legal & regulatory responsibilities

Manage transformation and change activity & harness innovation to create a high performing & sustainable business |
| **Skills, Knowledge and Experience** |
| **Functional/Technical (Role Specific)**Essential* Subject matter expertise in financial crime risk.
* Experience of providing robust risk management expertise, advice and guidance to operational service delivery functions and specialist functions
* Professional ability to work independently, under tight deadlines and make effective decisions and to motivate and develop self and others
* Business knowledge of the Financial Services industry
* Financial Crime and / or risk management experience
* Computer literate

Desirable* Quality and goal orientation
* Resilience and professionalism
* Negotiating and networking
 | **Sector** * Understanding of financial services industry, markets and competitors
* Understanding of how financial services organisations operate and the associated regulatory environment
* Awareness of the Mutual Sector and the needs and interests of Members
 |
| **Commercial** * Ability to convert strategic priorities and goals into operational plans
* Ability to work with autonomy and make operational decisions
* Experience of delivering organisational change
* Ability to manage budgets and resources
* Knowledge of relevant legislation, compliance, corporate governance, quality assurance and risk management
* Knowledge of business planning processes
* Experience of leading teams and services
* Understanding of related functions and/or services outside of the role’s direct remit
* Experience of managing a set of internal and external stakeholder relationships
 | **Interpersonal** * Leadership skills
* Ability to lead and motivate small to medium teams to deliver sustained high performance
* Ability to identify, nurture and realise the potential in others
* Strong communication, engagement and influencing skills
* Ability to effectively represent YBSG through building collaborative relationships
 |