

## Role Profile

Role Title	<b>Data Analyst</b>
Role (Job) ID	NPSTS25
Directorate	Standards and Strategy
Reports to	Senior Data Analyst
Role type	<input checked="" type="checkbox"/> Permanent <input type="checkbox"/> Fixed Term <input type="checkbox"/> Secondment <input type="checkbox"/> Contract
Line Manager responsibilities (Yes/No)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Level	15
Location	2 Thomas More Street, London. Reasonable travel.
Organisational Context	<p>Pay.UK maintains and develops the UK retail payment systems and standards that are core to the economy being able to function on a day-to-day basis.</p> <p>From Bacs to Faster Payments and cheques – we act as the single operator for all UK retail payments. We put the needs of consumers and businesses at the heart of everything we do, working in the public interest to ensure that the systems the country relies on for its banking transactions are safe, open, innovative and resilient.</p> <p>Our payment systems underpin the services that enable funds to be transferred between people and institutions. In 2018, the UK’s retail payment systems processed 8.8 billion transactions worth £7 trillion through Bacs Direct Credit, Direct Debit, Faster Payments, and cheques.</p> <p>Every day, individuals and businesses use the services we provide to get their salaries, pay their bills and make online and mobile banking payments. Our vision for the future is to enable a vibrant economy, with Pay.UK delivering the best-in-class payment infrastructure and standards for the benefit of consumers and businesses nationwide.</p>

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	<p><u>Directorate:</u></p> <p>Actively engage with the wider payments ecosystem to take to market Pay.UK services. Develop and apply a commercial approach to marketing and providing Pay.UK’s services and propositions to the market. Support the development of end-to-end service propositions that can be delivered by the market and considers all stakeholder needs.</p> <p>Foster innovative development through the provision of collaboration environments. Manage the ecosystem innovation strategy and policies to foster a community who collaborate and drive innovative ideas and solutions for the payment ecosystem. Manage the development of strategic insight and research to support the payment ecosystem end to end.</p> <p>Own, monitor and actively manage the end to end payments ecosystem and drive the strategic objectives of the market while considering requirements and impacts across all stakeholders in the end-to-end value chain.</p> <p>Design and manage Pay.UK enterprise architecture for each component owned and/or actively managed by Pay.UK including its integration with the NPA. Manage design changes across Pay.UK.</p> <p>Manage the technical and business rules and standards that govern the NPA and the services that are delivered within the ecosystem. Co-ordinate and govern rules and standards changes ensuring stakeholder engagement and consensus in a transparent manner.</p>
Summary of Role	<p>Manage Pay.UK management information (MI), both operational and analytical, and associated data analysis processes and procedures, including the production of regular and ad-hoc MI reports and MI dashboard updates on a timely basis. Provide quantitative analysis in support of Pay.UK strategy and development initiatives.</p> <p>Manage the development of strategic insight and research to support the payment ecosystem end to end and manage the distribution of published material, leveraging commercial opportunities as appropriate.</p> <p>Maintain understanding of the end-to-end payments landscape combining insights and data internally across Pay.UK, stakeholder engagement and horizon scanning of the industry leveraging from internal and external market analytics capabilities.</p>

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	<p>Facilitate the transparency of the ecosystem to the supplier market.</p> <p>Develops and apply data strategy including developing and maintaining Data Policies that enable Pay.UK strategy and ecosystem needs (GDPR), and drive commercial opportunities that may arise from data exploitation.</p>	
Commitment and time period	<input checked="" type="checkbox"/> Full time <input type="checkbox"/> Part time	FTE (%)
	Time period: -	
Internal & External Interactions	<ul style="list-style-type: none"> <li>• Regulators</li> <li>• Councils</li> <li>• Participants</li> <li>• Providers</li> <li>• Pay.UK Operations, Risk, Regulatory Engagement, General Counsel, and other Pay.UK Directorates as relevant</li> </ul>	
Accountabilities	<p>Principal Accountabilities</p> <p>Operational:</p> <ul style="list-style-type: none"> <li>• Manages, and is responsible for, the production of regular management information (MI) reports and publications, (e.g. daily, weekly, monthly, annually) together with detailed analyses and presentations (where relevant) and as required by internal and external Pay.UK stakeholders. Reports include, but are not limited to, data relating to performance, operations, assurance, fraud, regulatory, clearing, risk, settlement, suppliers, service, security, and KPIs.</li> <li>• Provides knowledge and insight of current and future business performance and trends for the Schemes by producing volume forecasting reports to facilitate effective business planning and capacity management activities.</li> <li>• Contributes to continuous efficiency and effectiveness improvements through enablement of fact based decision making. Explores, validates and manages information management sources, using independent</li> </ul>	

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	<p>resources, where approved.</p> <ul style="list-style-type: none"> <li>• Supports Schemes with the development of required MI dashboards and frameworks ensuring they are fit for purpose, providing expertise to foster the best outcome.</li> <li>• Establishes, develops and introduces self-service data reporting and analytical tools adopted across the business.</li> </ul> <p>Analytical:</p> <ul style="list-style-type: none"> <li>• Produces ad-hoc reports and publications, together with detailed analyses and presentations (where relevant), as required for a wide range of Pay.UK stakeholders including the Board, ExCo, Regulators, Schemes, Participants, Suppliers and Committees, liaising with them, or their representatives, as appropriate, in terms of content and timely provision.</li> <li>• Completes the gathering, analysis, evaluation and manipulation of payment, supplier and Participant performance data, to produce informative reports and publications, based on historical activity, trends and changes, for a wide range of Pay.UK stakeholders including the Board, Schemes and committees.</li> <li>• Proactively seeks trends in fraud MI, where appropriate, and ensures these are effectively communicated to the relevant stakeholders.</li> <li>• Provides Payments ecosystem insight to support strategic decision making.</li> <li>• Provides quantitative analysis to support Pay.UK strategy along with evaluation of proposals and projects, liaising with Pay.UK Directorates and stakeholders regarding the content and timing of the analysis.</li> <li>• Contributes to the data strategy including developing and maintaining of Data Policies that enable Pay.UK strategy and ecosystem needs (GDPR).</li> <li>• Contributes to the Information Strategy and the understanding Pay.UK business requirements including translating the strategy into information needs.</li> <li>• Develops and uses available IT tools to extract and present data as required, and is actively involved in the development of systems, tools and</li> </ul>
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	<p>techniques to improve reporting and analysis.</p> <ul style="list-style-type: none"><li>• Where required, undertakes data loads and data and user administration, along with responsibility for the administration of the systems and databases; ensures timely updates to reference data, as relevant, and contacts information across the various data repositories.</li><li>• Ensures sourcing and integration of external data to ensuring data integrity.</li><li>• Manages the end to end data and information strategy defining the data requirements to support the business and ecosystem. Manages and updates MI and data policies, processes, governance and tools to deliver data requirements.</li><li>• Contributes to the establishment of the framework, processes and systems required to provide a central view of data that allows Pay.UK to run and improve the business with the strategy and governance that goes with this. This includes the development of a granular understanding of transaction and performance data for Pay.UK provided services.</li><li>• Contributes to the establishment of Data marts/lakes – centralised data model in place with day to day management of the operation of the data technology framework.</li><li>• Contributes to the establishment, and development, of a federated data access model across Pay.UK and the wider ecosystem including federated Reporting and Analytics framework.</li><li>• Contributes to the establishment of the capability to undertake neural network / pattern analysis to proactively identify issues or trends.</li><li>• Supports, facilitates and presents at Pay.UK business and stakeholder meetings, as required.</li><li>• Supports and advises colleagues on the use of data to ensure that statistics are not taken out of context, or misunderstood in terms of their nature and composition.</li></ul>
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	<p>Other Obligations</p> <ul style="list-style-type: none"> <li>• Data Protection <ul style="list-style-type: none"> <li>○ Complies and / or ensures compliance with Pay.UK Data Protection policy, processes and all relevant legislation.</li> <li>○ Maintains effective communication on data protection compliance with the CPO and DPO as appropriate.</li> <li>○ Identifies section specific data protection risks, and mitigating actions, communicating these to the CPO and DPO without delay.</li> <li>○ When aware, communicates, in confidence, to the CPO and / DPO, data protection risks likely to impact the organisation as a whole.</li> </ul> </li> </ul>
<p>Knowledge and Experience</p>	<ul style="list-style-type: none"> <li>• Strategic development and execution</li> <li>• Commercial management</li> <li>• Stakeholder engagement</li> <li>• Good understanding of the Financial Services / Retail Payments market</li> <li>• Standards knowledge and application</li> <li>• Proven track record and project experience of data analysis, modelling and management reporting</li> <li>• Significant experience with data manipulation using analysis, modelling and reporting tools</li> <li>• Good knowledge and experience working with databases and programming languages, e.g. MS Access, Tableau and SQL</li> </ul>
<p>Specific Skills</p>	<ul style="list-style-type: none"> <li>• Recognised capability in establishing, developing and implementing data management and data analytics practice area or function operating as a centre of expertise</li> <li>• Data monetisation</li> <li>• Excellent stakeholder management skills coupled with the ability to quickly understand stakeholder needs and define and ensure the implementation of corresponding actions</li> </ul>

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	<ul style="list-style-type: none"> <li>• Solution oriented with bias for action and a pragmatic attitude</li> <li>• Ability to anticipate and identify potential risks, limitations as well as opportunities, related to MI activities</li> </ul>
Qualifications and Training	<ul style="list-style-type: none"> <li>• Educated to a degree level. Professional qualification preferred, with strong understanding of the financial services and the payments industry.</li> </ul>
Competencies	<ul style="list-style-type: none"> <li>• In alignment with Pay.UK competency framework.</li> </ul>

### Confirmation

I confirm  my understanding and  my agreement to the above job description.

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

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### Version Control

Document Owner	Standards & Strategy Directorate			
Version number	1.9			
Governance	Draft: STS	Review: STS	Approve: STS	Approval Date:
Review Frequency		Next review date:		
Document reference				

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