Role Profile

Role Title	**Technical Standards Architect**
Role (Job) ID	NPSTS15
Directorate	Standards and Strategy
Reports to	Product and Development Manager
Role type	☒Permanent　　☐ Fixed Term　　☐ Secondment　　☐ Contract
Line Manager responsibilities (Yes/No)	☐ Yes　　　☒ No
Level	16
Location	2 Thomas More Street, London. Reasonable travel.
Organisational Context	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.

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.

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.

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. |

	Directorate:
	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.
	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.
	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.
	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.
	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.
Summary of Role	Responsible for the business and technical standards that govern the existing infrastructures and the New Payments Architecture (NPA).
	Support collaboration on standards involving a wide range of stakeholders, end-users and businesses to drive forward Pay.UK services and ensure that standards are developed, maintained and modified with openness and transparency so that the optimal range of stakeholders can provide input and can influence decision making.
	Ensure standards will be developed and implemented to address business needs and to address well defined business problems within a clear overall framework of security, resilience and risk. Working with the Operations directorate.
	Ensure that standards are developed, maintained and modified with openness

	and transparency so that the optimal range of stakeholders can provide input and can influence decision making.
	Provide an authoritative source on all aspects of standards within the scope of Pay.UK and work in accordance with Pay.UK's strategic objectives (and regulatory/legal requirements).
	Ensure standards are widely and easily accessible to support ease of interaction, testing and conformance.
Commitment and time period	☒ Full time ☐ Part time 100 FTE (%)
	Time period: -
Internal & External Interactions	• Regulators and authorities • Pay.UK Councils • Participants and end-users • Providers • Pay.UK Operations, Risk, Regulatory Engagement, General Counsel, and other directorates as relevant • Standards bodies and initiatives
Accountabilities	Principal Accountabilities • Designs, develops and delivers technical standards function as part of the Standards and Strategy Directorate to enable a competitive payments ecosystem through the provision of robust, resilient, collaborative retail payments services, rules and standards for the benefit, and meeting the evolving needs, of end users and participants. • Ensures standards will be developed and implemented to address business needs and to address well defined business problems within a clear overall framework of security, resilience and risk. Working with the Operations directorate. • Actively participates, and has direct involvement, in the design and development of financial services messaging, modelling and mapping for central payments infrastructure, ensuring these comply with relevant

regulations and international guidelines.

- Provides a central technical standards design authority ensuring that there is a clear and consistent design methodology / approach.

- Translates business requirements into standards, such as ISO 20022/APIs/UML etc.

- Ensures that standards are developed, maintained and modified with openness and transparency so that the optimal range of stakeholders can provide input and can influence decision making.

- Provides an authoritative source on all aspects of standards within the scope of Pay.UK and work in accordance with Pay.UK's strategic objectives (and regulatory/legal requirements).

- Provides business analysis and is able to analyse business and technical solutions to consider there alignment with strategic objectives of industry and the regulatory community.

Additional Duties

- Represent Pay.UK at external events and conferences

- Financial management, resource management and professional development of the standards function.

Other Obligations

- Data Protection

  o Ensures that policies and procedures are followed and that staff receives appropriate training, that a local risk register is developed and regularly monitored and reviewed.

  o Complies and / or ensures compliance with Pay.UK Data Protection policy, processes and all relevant legislation. This includes maintaining team specific retention schedules, records of data processing and ensuring that any data protection risks are identified, communicated and mitigating actions put in place.

	o Maintains effective communication on data protection compliance with the CPO and DPO as appropriate.
	o Identifies section specific data protection risks, and mitigating actions, communicating these to the CPO and DPO without delay.
	o When aware, communicates, in confidence, to the CPO and / DPO, data protection risks likely to impact the organisation as a whole.
Knowledge and Experience	• Standards development and execution • Multi-stakeholder engagement • Payments industry knowledge • Commercial management • Standards monetisation • Enterprise architecture capability
Specific Skills	• Advanced communication and negotiation skills • Standards and technology understanding and appreciation of market application • Policy development • Leadership and management experience • Knowledge of FS regulatory and legal environment
Qualifications and Training	• Educated to a degree level. Professional qualification preferred, with strong understanding of the financial services and the payments industry.
Competencies	• In alignment with Pay.UK competency framework

Confirmation

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

Signed: _____

Date: _____

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Version Control

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