Role Profile

Role Title	**Onboarding Manager**
Role (Job) ID	NPOPS11
Directorate	Operations
Reports to	Head of Onboarding and Assurance
Role type	☒Permanent ☐ Fixed Term ☐ Secondment ☐ Contract
Line Manager responsibilities (Yes/No)	☐ Yes ☒ No
Level	17
Location	2 Thomas More Square, 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. |

	<u>Directorate:</u> The Operations Directorate develops, enhances and preserves the integrity of real time and bulk payments and payment-related services, as well as the managed services. Our top priority is robust and resilient scheme operations. It ensures that a single point of coordination is provided for stakeholders. It promotes efficiency and innovation in payments and best practice amongst organisations that originate payments. It monitors participants' and suppliers' performance against agreed contract terms and service levels and ensures that contingency arrangements have been put in place and that the robustness of these contingency procedures is regularly tested and reviewed. It also contributes to the establishment of a robust, consistent and compliant onboarding and assurance framework.
Summary of Role	Engages with potential Direct Participants to help them determine whether an Pay.UK service will be a suitable service to help them achieve their business objectives. Supports prospective participants develop their onboarding plan and helps shepherd them through implementation. Manages portfolio of clients from initial engagement through to onboarding, fully understanding the participants' service requirements, across all payments and managed services, while ensuring enhanced risk control. Ensures the onboarding activities are executed according to plans and in alignment with the set requirements and there is a robust due diligence process in place.
Commitment and time period	☒ Full time ☐ Part time 100 FTE (%) Time period: -
Internal & External Interactions	• Within Core Operations • Participants • Bank of England

	- Other payment services - Risk - Central Infrastructure Provider - Standards & Strategy - Communications - Fintech vendors
Accountabilities	Principal Accountabilities - Contributes to the establishment, evolution and management of an effective common onboarding framework and processes in the understanding of participant's service requirements, across all payments and managed services, while ensuring enhanced risk control. - Contributes to the establishment and evolution of, and executes participant onboarding in alignment with a common risk based assurance framework within the Core Operations in close collaboration with the Risk Directorate and embedded in the wider Pay.UK risk framework. - Ensures all onboarding activities are performed in accordance to the assurance framework and onboarding checklist, liaising with other functions where required, e.g. Risk. Supports the development of an onboarding checklist for Pay.UK. Acts as the first escalation point. - Acts as a key subject matter expert for the Onboarding framework and process. - As and when relevant, provides advice and guidance to prospective Participants during the initial discovery phases, who show intent to be a PSP, to help them determine whether Pay.UK can provide a suitable service to help them achieve their business objectives. - Leads and oversees the business case development process for prospective Participants and ensures Participants understand operational and technical requirements, including limitations and dependencies. - Provides advice and guidance to prospective Participants in the development of their project plans for onboarding; provides guidance as

	and when relevant.
	• When required, leads initial workshops with prospective Participants.
	• Oversees activity related to the participant application process to make sure prospective participants as well as key stakeholders are aware of key dates and activities.
	• Facilitates and leads planning sessions with Participants and key stakeholders, e.g. Bank of England, service provider (ISP) e.g. Vocalink, as required
	• Oversees the management of the Participant agreement preparation process, including liaising with the General Counsel where changes are required to the standard terms and references.
	• Ensures there is a close cooperation with the service supplier (ISP, e.g. VocaLink) to ensure new Participants are set up on the relevant Pay.UK system within agreed timescales.
	• Oversees new Participant testing activity; liaises between the Participant and ISP (e.g. Vocalink) where required and ensures the Bank of England is engaged and involved in testing activities where appropriate.
	• Assists with Participant training, including induction training for new Participants.
	• Oversees the development and management of pro-forma project plans.
	• Oversees the effectiveness of the onboarding process and progress of onboarding across the Participants, reviews RAG status and reporting, and defines necessary corrective actions as and when necessary.
	• Oversees Participant satisfaction review, and the analysis of outcomes, ensure improvement actions are in place where Pay.UK is below agreed targets
	• Works closely with the Communications Directorate to ensure effective communications and engagement events for Participants in line with Pay.UK external communications strategy

	Additional Duties
	
	• Proactively provides suggestions and proposals in respect of the strategy, framework and process for supporting new and existing Participants.
	
	Other Obligations
	
	• Data Protection
	
	    o Comply and / or ensure compliance with the Pay.UK Data Protection policy, processes and all relevant legislation.
	
	    o Maintain effective communication on data protection compliance with the CPO and DPO as appropriate.
	
	    o Identify relevant data protection risks, and mitigating actions, communicating these to the CPO and DPO without delay.
	
	    o When aware, communicate, in confidence, to the CPO and / DPO, data protection risks likely to impact the organisation as a whole.

Knowledge and Experience	• Working knowledge of the design principles of real-time systems. • Knowledge of UK payment systems and messaging formats, in particular those used by the Payment Schemes. • Experience of working on multi-stakeholder projects.
Specific Skills	• Ability to understand and appreciate the technical features that differentiates one Payment System architecture from another. • Analytical mind with a logical approach to problem solving. Understand the main qualitative techniques their applications and be able to apply them to specific business problems. • Ability and confidence to challenge assertions made by Participants and Suppliers. • Ability to translate business requirements into technical requirements and vice versa. • Ability to synthesise information from a variety of sources and present a

	considered view on the best course of action. • Possesses leadership and people development skills.
Qualifications and Training	• Degree educated or equivalent and relevant work experience.
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

Document Owner	Operations Directorate			
Version number	1.9			
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