

Specialist Team Officer – Transaction Monitoring/ Payment Screening

Reporting Line: Team Leader – Specialist and Complaints

Role Level: 6

Location: Office Based

About Us

We are Oxbury: The only UK bank dedicated to British agriculture. Founded by farmers, bankers, and technologists, we have combined the worlds of financial services, technology, and agriculture to provide bespoke financial products to support the rural economy.

Our mission is to create and grow a sustainable, customer-focused, and innovative bank that supports and champions the financial health of the rural economy.

About the Role

Working as part of our operations team in our Chester office your main function will be to monitor and negate transaction alerts, identify and report any suspicious activity and alert the business of any suspected financial crime risks.

Role Responsibilities

Transaction monitoring/payment screening

- You will be responsible for identifying and investigating unusual transactions, behaviours, and activity to screen for potential money laundering/terrorist financing and reporting as appropriate.
- Conduct investigative research using appropriate techniques and sources.
- Deliver meaningful data analysis and insights to drive process improvement.
- Maintain detailed records of all investigations and findings.
- Provide consistent detailed rationales for decisioning alerts.
- Ensure alerts are managed following defined procedures and meet standards for both quality and service level agreements.
- Where necessary, file unusual activity reports with the MLRO.
- Consulting with the MLRO/Compliance team where necessary to ensure the right outcome is delivered.
- Stay up to date with changes in regulations & legislation and industry best practices related to transaction monitoring and payment screening.
- Cross-skilling in additional Financial Crime tasks in the wider team including onboarding screening.
- Effective communication skills, both written and verbal, and the ability to tailor communication to a variety of audiences.

- Understand the background of each complaint, do the required investigations with the provided tools, and respond appropriately.
- Work closely with internal and external stakeholders including compliance and IT.
- Undergo the required training and regulatory training, applying it in your role where necessary.
- A flexible approach providing cover and assistance around the business as required which will include cross training on other tasks in the Specialist Team.
- Contribute to the development of a diverse and inclusive culture.

Minimum Skills / Experience

Required Skills / Experience

- Previous experience in financial services.
- knowledge of the UK anti-money laundering and financial crime regulatory and legislative frameworks.
- A keen eye for detail, allowing you to identify potential risks to the bank and our customers.
- Reliable, honest and can contribute to create a thriving culture.

Desirable Skills / Experience

- Able to work in a fast-paced environment where change is embraced.
- Ability to work to tight deadlines.
- Technical skills, able to use a variety of systems.

Interested in joining Oxbury?

Interested candidates should submit their CV and a brief covering letter outlining their experience in agriculture, any previous work experience and why they believe they are suitable for the role. To apply please click [here](#).