

PROFILES OF EXPERTISE

INNOVATION, CONDUCT AND CONSUMERS DEPARTMENT (ICC)

CANDIDATES ARE REQUESTED TO INDICATE IN THE ELIGIBILITY CRITERIA GRID THEIR PROFILES OF EXPERTISE TO BE CHOSEN FROM BELOW

The ICC Department is responsible for leading the thematic and policy work on digital finance and information and communication technology (ICT) and security risks, consumer protection, and Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT).

Expert in the Digital Finance Unit (DF)

The mission of the DF Unit is to monitor financial innovation, warrant proper and timely regulatory and supervisory response and facilitate the EBA's work on technology driven innovation. Also, DF leads the EBA's work on digital operational resilience and on markets in crypto assets, in particular MiCA and DORA.

The selected candidate(s) will be working in one or more of the following areas:

- Monitoring financial innovation and identify areas where a regulatory and supervisory response might be needed following EBA's priority areas on innovative applications (e.g. Crypto assets, tokenisation in relation to new financial products and services and decentralised finance and the application of AI/ML in financial sector, as well as digital identities management, RegTech and SupTech).
- Work on implementation of Regulations on Markets in Crypto-asset (MiCAR) and/or Digital Operational Resilience Act (DORA), including work on policy deliverables and the preparation for supervision/oversight and other tasks under MiCA/DORA.

A typical candidate has experience in one of the aforementioned areas, but who also wish to expand her/his horizon into one or more of the other areas in the DF unit as some tasks are also carried out in collaboration with other units in the EBA.

Expert in the Conduct, Payments and Consumers Unit (COPAC)

The mission of the COPAC Unit is to protect consumers against harm arising from the misconduct of firms, to make retail payments more secure, competitive, innovative and convenient, and to prevent bank runs by strengthening depositors when their bank fails.

The selected candidate(s) will be working in one or more of the following areas:

- Consumer protection, with a focus on regulatory and supervisory convergence work in relation to one or more of the retail bank products that are in the EBA's scope of action (mortgage credit, consumer credit, payment accounts, payment services, electronic money, deposits, and crypto assets), and developing work to address issues identified in the EBA's biennial Consumer Trends Report and Annual Retail Risk Indicators;
- Education and literacy of consumers of retail banking products, with a focus on coordinating national initiatives, often jointly with ESMA and EIOPA;

- Payment services, with a focus on the monitoring of the negotiations of the PSDR/PSR and the Open Finance Framework (OFF), the development of any mandates conferred on the EBA under these Level-1 texts, as well as work on retail payment fraud; and/or
- Deposit insurance, with a focus on the monitoring of the negotiations of the DGSD3, the development of any mandates conferred on the EBA under this text; the reporting of deposit data, and the development of responses to requests for technical advice.

A typical candidate has experience in one of the aforementioned areas but who also wish to expand her/his horizon into one or more of the other areas in the COPAC Unit as some tasks are also carried out in collaboration with other units in the EBA (such as Digital Finance, AML/CFT, and SRRR, which provide further opportunities for cross-sectoral work).

Expert in the Anti Money Laundering and Counter Terrorist Financing Unit (AML/CFT)

The mission of the AML/CFT Unit is to make sure that NCAs and financial institutions put in place and implement effective systems and controls to prevent the use of the EU's financial system for the purposes of money laundering and terrorist financing. Ultimately, through its work, the Unit contributes to maintaining the stability and effective functioning of the single market and to protecting EU citizens from harm caused by financial crime.

The selected candidate(s) will be supporting the EBA's AML/CFT unit in setting regulatory expectations, building supervisory capacity, identifying ML/TF risks and trends and preparing the transition to the new institutional AML/CFT framework. They will be involved in one or more of the following areas:

- the development of the EBA's response to the Call for Advice¹ received from the European Commission in March 2024;
- the management and analysis of data received via the EuReCA database established in accordance with Article 9a of the EBA's founding regulation; and
- any other areas relating to the EBA's AML/CFT remit.

A typical candidate has:

- At least three years of relevant professional experience in:
 - the development and conception of ML/TF risk assessment methodologies, including the design of the underlying algorithms and in the analysis of ML/TF risks, as part of the NCA's risk assessment framework or prior to joining the NCA or other relevant experience;
or
 - experience in AML/CFT supervision, including involvement in the on-site assessments of AML/CFT controls put in place by obliged entities or in the analysis of AML/CFT data returns;
or
 - experience in developing CDD and wider AML/CFT policies, supervisory guidance and regulations on their NCA's behalf or in an international context, or experience in drafting administrative and enforcement measures related to AML/CFT breaches, or other relevant experience.
- An excellent understanding of the EU AML/CFT framework, including the EBA's AML/CFT guidelines;
- Proven experience in the application of the risk-based approach to AML/CFT.

¹ <https://www.eba.europa.eu/about-us/organisation-and-governance/accountability/calls-advice>