

**Job Title:** Senior Consultant – Payment Services

**Contract:** 12 month FTC

**Reports:** Senior Manager – Payment Services

**Location Hybrid:** Minimum 2 days per week in London

**Job summary (12-month FTC):**

Thistle Initiatives is a multi-award-winning consultancy providing compliance advice and support across financial services, including Payment Services, Financial Crime, Investments, Credit & Insurance and Change & Transformation.

We are hiring a Senior Consultant (Payment Services) on a 12-month fixed-term contract to deliver high-quality payment services compliance support across a portfolio of client engagements, with experience advising and delivering on PSR Authorisations with clients, governance and regulatory change activity. You will take ownership of workstreams from briefing through to delivery, producing clear written outputs and building trusted relationships with clients under the supervision of a Senior Manager.

The successful candidate will have working knowledge of the UK payment services regulatory framework (PSRs/EMRs and FCA guidance) and be confident supporting a range of FCA-regulated firms, from start-ups to established payment and e-money institutions. Responsibilities focus on delivery across client projects, with an emphasis on practical, outcome-led compliance support.

**Key Responsibilities:**

- Liaising and providing support to clients on UK Payment Services legislation requirements
- High quality delivery of projects across a range of regulatory topics, with a reasonable level of support where needed. Example projects could include:
  - Review and analyse client documentation to a competent standard whilst applying the relevant legal and regulatory frameworks
  - Providing support for FCA authorisation applications across a range of types of payment service provider firms, including liaising directly with clients to assist with technical questions and provide support with the applications
  - Writing sharp audit reports with a reasonable level of support
  - Answering technical questions from own experience and knowledge or through informed research
  - Where required, short term secondments with clients to perform payment services tasks
- Starting to become a trusted advisor for clients and building strong consulting skills.
- Supporting clients with the completion of regulatory reporting.
- Ensuring excellent client service and building business relationships, including attending client meetings.
- Keeping up to date with the FCA and Industry sources to assist with providing the firm with regular updates.
- Supporting with cyclical learning within the team, with a passion for sharing expertise with your peers and learning from others.
- Helping with business development initiatives as we grow.

This role is not limited to the above duties, due to the nature of the market you will need to be adaptable and open to change in this position

## Experience/Qualifications

- Degree level educated, demonstrating ability to analyse, problem solve and understand complex regulation
- Recent and relevant consultancy experience or relevant financial services experience role would be advantageous but not essential
- Strong writing skills
- Excellent organisation skills with the ability to multitask
- Demonstrable experience translating regulatory rules and guidance into meaningful solutions for clients
- Be numerate, articulate, and analytical and competent with all Microsoft packages

## Key Competences

### Behavioural

- **Commercial Awareness:** Must be mindful of the commercial objectives of the firm when delivering compliance assistance
- **Commitment & enthusiasm:** Should have a desire to see yourself and the firm succeed
- **Embraces change:** Should be adaptable to the changing requirements of the regulations and be keen to develop new skills
- **Excellent Communication:** Must have the skills to communicate openly and effectively, both internally and externally, to deliver the requirements of our client firms, with the ability to adapt to different audiences.
- **Personal Credibility:** Must be able to establish and maintain trusting relationships with others
- **Team working:** Foster effective and productive working relationships (should be considerate to the needs and opinions of others)
- **Pro-activity:** Must actively seek new tasks and have a growth mindset
- **Self-driven:** The ability to work autonomously and as a team player
- **Determined:** Have the resilience and tenacity to support projects from start to finish
- **Written communication skills:** Should have the ability to draft written communications and documentation in an articulate way and to a high standard
- **Individual working:** Must be able to work under own initiative identifying when referral needs to be made
- **Time management:** Must be able to prioritise and manage time and tasks effectively, this includes a readiness to delegate where possible with efficient organisation and time management skills

### Technical

- **Attention to detail:** all work must be completed with the focus on quality and accuracy
- **Technical skills:** Intermediate MS Excel, MS Word and PowerPoint
- **Commercial awareness:** to be mindful of the commercial objectives of the firm when delivering compliance assistance
- **Problem Solving:** demonstrates an ability to solve problems in a rational manner

- **Application of regulation:** must gain and maintain an understanding of Payment Service Regulations 2017, the Electronic Money Regulations 2017 and the FCA's Approach Document and be able to apply this to the business requirements of our client firms
- **Understanding:** demonstrates an awareness of the immediate and the wider implications when applying regulation in practice
- Ability to conduct thorough research and analyse data

## We offer

- Competitive salary
- 25 holiday entitlement
- Company pension scheme
- Competitive benefits package
- Fantastic City of London location and working environment
- Working with dynamic teams with regular social events

If you are looking to springboard your career to the next level and would like to be part of a supportive and dynamic culture, then please apply immediately.