Central Bank of Malta
Job Description Template

Job Title: Officer Operations

Office: Financial Market Infrastructure and Payments

Reports To: Senior Officer

Department: Payments & Banking Operations

Date: November 2026

Job Purpose:

To work within a team of officers responsible for the effective and efficient running of operational functions, including TARGET Services, SEPA, SWIFT, cashiering and other retail banking operations. Operations officers may be requested to participate in ESCB working groups, perform their duties in extended working hours, and may specialise in specific areas of competence.
Through this function, the Bank will act as a Banker to the Government and will promote sound and efficient payment and securities settlement systems.

Technical / Functional Responsibilities:

- To be responsible, as part of a team, for operations by providing efficient banking and settlement services to internal or external customers, settling and confirming money, capital market, monetary policy transactions and customer payment orders.
- To assist customers with payment requirements and account management.
- To assist in the effective and efficient running of operational functions, including TARGET Services and SEPA.
- To implement the required back-office functions, including collateral management with local counterparties.
- To manage communication with counterparties using SWIFT primarily, ensuring that financial messaging is effectively carried out.
- To perform vault custodianship and cashiering coordination functions.
- To develop and manage clearing house activities.
- To perform office duties within the area of specialisation allocated to the incumbent. This relates to operational or development areas within the office.
- To develop working procedures and train other operations officers in matters relating to area of specialisation.
- To participate in committees, working groups and task forces (local or ESCB) related to the area of specialisation.
- To provide a major point of reference and guidance in leading staff with regular or ad hoc issues, in particular those relating to the area of specialisation.
- Duties may be carried out within the context of an extended timetable between 6.30am and 7.30pm.
- To keep abreast with and adhere to established Policies and Procedures.
- To perform any other duties that may be assigned from time to time.

Central Bank of Malta
Job Description Template

General / Managerial Responsibilities:

- To replace other Officers within Payment and Banking Operations, as required.
- To report on activities undertaken.
- To ensure a high quality / standard of work and service throughout.

Competencies and Proficiency Levels

Within the context of their specific tasks, the incumbent is expected:

- To be truthful and honest;
- To have a positive, can-do attitude;
- To share the Bank's intolerance of sexism, homophobia, xenophobia and racism, and to be respectful and caring towards others irrespective of sexual, religious and political orientation;
- To carry out their tasks professionally and ethically;
- To communicate effectively;
- To have a sense of the value of time and priorities;
- To respect security and confidentiality; and
- To be able to lead and to work in teams as may be the case.

Where applicable, the incumbent will have the following competences at a specified level of proficiency

General Competencies	**N/A**	**Level 1**	**Level 2**	**Level 3**	**Level 4**	**Level 5**
Analysis, research and problem solving			**x**			
Customer Care			**x**			
Computer and IT Literacy			**x**			
Managerial Competencies	**N/A**	**Level 1**	**Level 2**	**Level 3**	**Level 4**	**Level 5**
Strategic Thinking and Planning		**x**				
Promoting Change through Creativity		**x**				
Leading People and Performance		**x**				
Managing Relationships		**x**				
Operations, Processes and Information Management			**x**			
Industry Awareness and Understanding		**x**				
Technical Competencies	**N/A**	**Level 1**	**Level 2**	**Level 3**	**Level 4**	**Level 5**
Payment Instruments and Infrastructures			**x**			
Settlements Infrastructure			**x**			
Project and Programme Management		**x**				

Central Bank of Malta
Job Description Template

Experience and Qualifications

- As a minimum candidates should have a Diploma qualification at MQF Level 4 in the areas of ICT or Accounting or Business and Administration or Financial Services or a related discipline or a qualification equivalent to MQF Level 4 and proven ability to perform the tasks outlined in the job description.
- A first degree at MQF Level 6 in a related discipline will be considered as an asset.
- Good knowledge of treasury operations, accounting, IT, financial or retail banking market practices will be considered as an asset.
- Proficiency in the use of Microsoft Office applications or Business Intelligence.
- Excellent communication, organisation, management and interpersonal skills together with sound supervisory skills.
- Have a disposition to work on an extended timetable between 06:30 and 19:30

Working Relationships and Lines of Communication

Internal

- Front Office staff to confirm transaction details and to rectify inaccurate tickets.
- Information Systems Staff for specialist support.
- Reconciliation Staff to assist in sorting out queries related to settled / unsettled transactions.
- Internal Auditors.

External

- Counterparties, Cash Correspondents and Custodians to sort out settlement problems.
- Treasury / Ministry of Finance and customers.
- ESCB Working Groups.
- Malta Stock Exchange.
- External Auditors.

Physical Dimensions

'B' Signatory.

To Be Completed by Each Employee in the Role

Employee Name	

Central Bank of Malta
Job Description Template

Employee Signature	**Date**
Head of Department Signature	**Date**