

## **Central Bank of Malta Job Description**

**Job Title: Senior Officer Business Development (Projects and Change)**

**Office: Payment and Banking Operations**

**Reports To: Principal Officer  
Financial Market Infrastructures**

**Department: Payments & Banking**

**Date: June 2026**

### **Job Purpose:**

- To act as a catalyst for the introduction of new banking and payment services provided by the Office, through research, development and the promotion of new products which are relevant and viable within the context of the restricted customer base of the Bank.
- To deliver efficient and client-focused services and assist the Bank in acquiring new customers, while promoting the uptake of additional products or services by existing ones.
- Through this function, the Bank will enhance the banking and payment services offering to the Government and the financial industry in Malta and facilitate access to financial system participants to systems operated in partnership with the Eurosystem, as well as retail payment systems which are developed specifically for the local market.

### **Technical / Functional Responsibilities:**

- Apply an understanding of the Bank's strategic objectives to contribute to the effective and efficient provision of banking and payment services.
- Expand the customer base, through market research and the development of relationships with new clients, with the aim of enhancing the reach and attractiveness of the services that the Bank offers.
- Plan and oversee approaches and develop proposals that meet clients' needs, concerns, and objectives.
- Address and resolve objections raised by clients and work through differences to a positive conclusion.
- Arrange and participate in internal and external client debriefs. Prepare presentations and products displays.
- Monitor market developments, competitor activity and emerging trends/innovations relevant to banking and payment services. This includes attending industry events, conferences and meetings.
- Use market and competitor insights to identify and develop the Bank's unique selling propositions and differentiators.
- Plan and oversee new marketing initiatives.
- Present to and consult with mid and senior level management on business trends with a view to developing new services, products, and distribution channels.

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- Identify opportunities for campaigns, services, and distribution channels that will lead to an increase in the use of the payment services/infrastructure provided by the Bank and the integration of service providers in new solutions favoured by the ESCB, such as Pontes, Appia and the digital euro.
- Participate in discussion on the pricing of solutions/services.
- Write reports and provide feedback to senior management about marketplace and competitor activity.
- Manage testing and implementation of software or procedural solutions which foster efficiency and reduce costs.
- Co-ordinate periodic progress reports on new projects/solutions to mid and senior level management and produce other management information as required.
- Recommend the necessary changes to systems with the objective of improving efficiency; ensuring they are implemented within stipulated timeframes.
- Develop and maintain Working Instructions and Policies and Procedures documentation relevant to the post. Ensure that policies and procedures are followed and report any non-compliance.
- Participate in local and European fora discussing matters related to payment infrastructures and services. To report on the outcome of such meetings and follow-up on agreed action points.
- Maintain Business Continuity Plans to address processes which have a high business impact.
- Perform any other duties which may be assigned from time to time.

### **General / Managerial Responsibilities:**

- Assist the Office Manager in the assessment of the people falling within area of responsibility, if any.
- Support a culture that encourages teamwork, quality and timeliness in achieving goals.
- Identify staff training requirements.
- Support line management with the preparation of the office budget.
- Direct subordinates in meeting their work objectives.
- Report on activities undertaken.
- Ensure a high quality I 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;

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- 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**

<b>General Competencies</b>	<b>N/A</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Level 4</b>	<b>Level 5</b>
Analysis, research and problem solving			x			
Customer Care		x				
Computer and IT Literacy			x			
<b>Managerial Competencies</b>	<b>N/A</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Level 4</b>	<b>Level 5</b>
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			
<b>Technical Competencies</b>	<b>N/A</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Level 4</b>	<b>Level 5</b>
Payment Instruments and Infrastructures				x		
Settlements Infrastructure				x		
Project and Programme Management			x			

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### Experience and Qualifications

- A bachelor's degree at MQF Level 6, preferably in Banking and Finance or Financial Services or a related discipline and at least two years' work experience in a payments environment and demonstrate proven ability to perform the tasks pertaining to the position.

Graduate applicants who do not possess experience in payments will be considered for the position at Officer level.

- A post-graduate qualification in a related subject will also be considered an asset.
- Must have a strong knowledge of retail banking operations and the current payments industry.
- Must have project management and marketing skills as well as good negotiation and communication skills.
- Must have a good understanding of core banking and payment systems interfaces. Working knowledge of Digital Currencies would be an asset.
- Proficiency in the use of Microsoft Office.
- Must believe in self-development to enhance own knowledge in the various system modules in order to act as a point of reference.
- Must be proactive in problem solving and must have a high level of attention to detail.

### Working Relationships and Lines of Communication

- Internal**
- Office Manager, Head of Department, Chief Officer and staff in Payments and Banking Department
  - Financial Control, Risk and Payments Compliance Division
  - Innovation and Technology Services Department
  - Financial Control Department
  - Anti-Financial Crime Office
  - Internal Auditors.

- External**
- Government Departments and other public entities holding an account with the Bank.
  - Indirect Participants in MTEUROPAY.
  - Direct/Co-Managed Participants in the TARGET Services
  - Third party suppliers.
  - Malta Bankers' Association and Malta Financial Services Authority

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<b>Physical Dimensions</b>
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Up to 4 persons report to this position
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**To Be Completed by Each Employee in the Role**

<b>Employee Name</b>	
<b>Employee Signature</b>	<b>Date</b>
<b>Head of Department Signature</b>	<b>Date</b>