



JOB DESCRIPTION & SPECIFICATIONS

JOB TITLE: GROUP OPERATIONS - CONTROL LEAD

DIVISION:

DEPARTMENT: Group Operations

SECTION/UNIT: **Group Operations**

REPORTS DIRECTLY TO: Group Chief Operating Officer

SCOPE OF JOB:

The Group Operations Control Lead serves as an important member of the GCOO organization, accountable for building and maintaining the first-line control infrastructure across the Group's operational functions. Accountability for risk outcomes remains with the relevant business unit head; the Control Lead provides the governance structure, counsel, and escalation mechanisms through which that accountability is exercised. The role is responsible for assessing and ensuring effective management and control of associated risks across:

- Group Wide Operations, Procurement, Facilities, and Business Continuity Planning
- Customer Experience — limited to operational controls, complaint handling frameworks, and service delivery risk (client acquisition and relationship strategy remain with the relevant client-facing function)
- Controls over the execution of operational and strategic operational transformational programs

The leader actively counsels group leadership on risk and control issues, issue management, and remediation. The leader must foster a collaborative environment that ensures timely communication and strong cooperation between this front-line unit and Risk, and a strong connection with Internal Audit.

IMMEDIATE REPORTEES: To Be Confirmed

MAIN DUTIES & RESPONSIBILITIES:

Specific Responsibilities

- Supports the development of a strong control culture within the Group.
- Escalates concerns and issues to the GCOO and ExCo leadership following established risk protocols. Provides risk and control reporting to the Group Chief Risk Officer and the Board Risk Committee through established management information and governance channels. Direct escalation to the Audit Committee is reserved for matters referred through Internal Audit in line with the Three Lines of Defense framework.
- Provides input to the establishment of enterprise risk programs to ensure risk factors are identified, monitored, and considered.
- Builds a high performing control organization. Ensures proper control staffing and expertise exists in the group and builds capabilities, processes, and teams that meet heightened risk management expectations.
- Provides guidance and works closely with leaders in the respective organizations in the establishment of controls in alignment with Enterprise and functional policies and standards. Operationalizes those controls consistently with guidance from Corporate Risk. The Control Lead works in partnership with Operations Risk to operationalize agreed control standards, with Operations Risk retaining accountability for the risk framework.
- Proactively counsels' leadership of lines of businesses on new and emerging risks, issue management, and remediation, and provides reporting on risks, controls, and issues to the respective business leader and Independent Risk Management.
- This role functions as the first-line control partner to GCOO, complementing — not replacing — the independent oversight provided by Group Risk and Operations Risk.
- The Team Member will work closely with executives across the respective businesses and with the Group Chief Risk Officer, Compliance Senior Lead, Country-Level Operational Risk Leads, in the development and execution of company risk management strategies ensuring that controls are well designed and implemented to operationalize these strategies.

Critical success factors include:

- the ability to develop partnerships with many functional areas,
- identify control deficiencies or risk exposures arising from gaps in the execution of operational strategies, and
- identify operational and execution trends which may present risks to the Group's strategic objectives or signal emerging control weaknesses.

The Team Member

- The Team Member for this role is knowledgeable of the inherent risks and control environment for the respective businesses and is forward-looking to identify internal and external risk trends which may present opportunities or cause for concern.
- Must have the skills and competencies to exercise the seniority and institutional authority of the role to effectively challenge business leaders and members of the leadership team to ensure that risks are identified and remediated and that remediation is sustained with a robust control environment.

- Will demonstrate effectiveness in building a high performing team, focused on driving results through leadership effectiveness and team member engagement; contributing to broad risk management strategy with a one JMMB Group lens by living the vision and values of JMMB.
- This collaborative leader must be capable of initiating action and managing change. It requires a leader with strong relationship management, influence, vision, and execution skills.
- A key differentiator will be the ability to understand and operate successfully in a complex, heavily matrixed corporate environment. The role requires a sense of urgency, passion for results, and personal accountability for achievement.

Required Competencies

- Demonstrates the ability to make subjective and informed decisions based upon output, influence stakeholders, and justify decision making.
- Understands the respective businesses being supported and has knowledge of related laws, rules, and regulations.
- Strong analytical ability used to identify risks and confidently raise issues; through appropriate seniority and institutional authority, will counsel business leaders and escalate risks early and decisively.
- Ability to design a control framework and measure its effectiveness.
- Meaningful knowledge across the enterprise risk management framework, including: risk identification, risk appetite and strategy, risk-related decisions, processes and controls, risk analytics, and governance.
- Strong interpersonal, influencing, and communications skills with an ability to interact effectively with business stakeholders; supports Compliance and Risk in regulatory submissions, examinations, and evidence requests. Includes virtual, matrixed leadership experience and the ability to effectively manage and build relationships within the enterprise Risk function and the business.
- Ability to influence business partners including enterprise functions through networking, communication, and written products.
- Ability to analyze and problem solve, with demonstrated excellence at identifying stakeholders, understanding needs, and driving decision-making and resolution through a consensus-building approach.
- Implements solutions through written action plans, procedures, and change management.
- Understands the impacts and benefits of emerging technologies (automation, machine learning, etc.) on the operating and control environment.
- Deep understanding of governance processes and the regulatory environment as it pertains to operational risk and internal controls. Deploys regulatory knowledge to strengthen the first-line control environment and to support the Compliance and Risk functions — regulatory relationship ownership remains with the Compliance Senior Lead.
- Ability to translate the Group's operational strategy into clear control priorities, risk frameworks, and team objectives — ensuring control activity remains aligned to strategic direction rather than operating in isolation.
- Experience working horizontally across an organization and participating in enterprise-wide implementations of major policy and relevant risk programs.
- Demonstrated experience working in a rapidly changing and complex environment.

EDUCATION, TRAINING & WORK EXPERIENCE REQUIRED:

- 10+ years of Risk Management experience
- 10+ years of Management experience, including 5 in Senior Leadership
- Master’s degree required
- Proven management experience in a large, matrixed, regional company
- Proven experience across a combination of the following: operations across consumer/small business banking, consumer lending, commercial lending, asset management, corporate banking, business process management and reengineering, risk management and regulatory compliance
- A strong track record and business knowledge in the financial services sector with subject-matter expertise pertaining to business functions, specifically operations at scale in highly complex organizations

AUTHORITY:

1. Determine appropriate methodologies to use in doing the assigned work
2. To share frameworks & models with various teams across the Group.
3. To liaise with Team Leaders / HODs re information necessary to carry out job functions
4. To recommend solutions to problems both within and beyond his/her area of authority
5. To independently respond to internal queries using knowledge, creativity, initiative and sound judgement
6. To engage the leadership team regarding strategies to improve operational excellence
7. To identify and recommend training programmes which would enhance own on-the-job skills.

LIAISES WITH: External and Internal contacts absolutely essential for carrying out the duties of this position. (e.g. CONTACT – Bank of Jamaica; FREQUENCY - daily/on-going; REASON - to confirm repurchases for JMMB; HOW – via telephone).

EXTERNALLY	FREQUENCY & HOW	REASON
Other Financial Institutions, Companies, Government Agencies, Research Firms, Regulators	As needed. Via telephone, in writing, in person.	To leverage expertise, obtain information for analysis and benchmarking
Consultants	As needed. Via telephone, in writing	To obtain update on project activities; source background information; validate models presented.

INTERNALLY	FREQUENCY & HOW	REASON
Entity Heads/Country Managers/HODs/Team Leaders	As needed. Via telephone, in writing, in person.	To conduct analysis and present findings and/or make recommendations To discuss aspects of project; To explain/clarify concepts, frameworks, models and reports To review business requirements
Group/Country/Entity Operations TLs	As needed. Via telephone, in writing, in person.	To request or provide information needed for the analysis or evaluation of efficiency opportunities. To present findings and make recommendations.
Other Team Members	As needed. Via telephone, in writing, in person.	To explain/clarify the outcomes for control To make presentations to create awareness about Control framework and models To understand organisation changes

WORKING CONDITIONS:

The positive and negative working conditions associated with this Unit are noted below

PHYSICAL	FREQUENCY	% OF TIME
Normal office environment; however high level of multi-tasking required in order to manage multiple obligations across territories.	Daily	95%

SPECIAL	FREQUENCY	% OF TIME
Travel to support the build-out of analytical frameworks/models templates in subsidiaries across the Group.	As needed	10%
Working outside of office hours to meet critical deadlines and/or prepare urgent reports	As needed	20%

Prepared by (name):	Signatures:	Date (dd/mm/yy):
Reviewed by Incumbent & Team Leader (names):	Signatures:	Date (dd/mm/yy):
Verified by Human Resources Dept (name):	Signature:	Date (dd/mm/yy):

JOB RATING FACTORS, WEIGHTING & SCORES			
1.	Knowledge [Education & Experience, Leadership & Management, Client Care]		
2.	Problem Solving [Complexity, Freedom to act/Creativity]		
3.	Responsibility & Accountability [Authority, Organizational Impact, Scope]		
4.	Work Environment [Effort, Dexterity]		
5.		100%	

CIRCLE the agreed post-Job Evaluation Grade/Level: 1 2 3 4 5 6 7 8 9 10 11 12

TM STM TL HOD STL ETL

Approved by (name): _____

Signature: _____

Date (dd/mm/yy): _____