Are you our new Chief Risk Officer?

Are you an experienced manager with in depth knowledge of risk management? Are you also a pragmatic person and a strong communicator that can act as the connecting point between us, Danske Bank, Group Risk and other stakeholders? If yes to all of this, read along - maybe you are our future Chief Risk Officer?

Let us start by telling you a bit about our business: Our users primarily know us from our award winning apps, MobilePay and WeShare, but there is also a business side to MobilePay: We offer an extensive solution suite that covers all needs for receiving payments.

MobilePay is one of the fastest growing digital financial services and the leading mobile payments solution in the Nordics. Our offices are located in Copenhagen and Helsinki and our IT departments are located in Aarhus and Vilnius.

Now, let us tell you more about workplace and the job: At the Copenhagen Office, we are 90 employees with different competences and responsibilities. You will head up the Risk team that consists of you and one Senior Risk Officer. The Team makes sure that MobilePay is compliant with Danish regulation and our risk policies.

Your primary responsibility will be to oversee the development and implementation of MobilePay's risk management function and to support MobilePay's Executive Management in its development of our risk & control setup.

As our CRO, you can balance needed compliance towards the ever-changing digital landscape of the payment industry. Risk is a cornerstone at MobilePay and you will play a vital part in influencing the digital environment of our society.

As our new CRO you will:

- Act as the connection between MobilePay and Danske Bank Group Compliance and Group Risk as well as national regulatory institutions such as the FSA and tax authorities as well as law enforcement for compliance matters and investigations
- Design, implement and review MobilePay's risk governance and risk management setup in accordance with relevant Danske Bank Group policies
- Be responsible for the preparation and updating of risk related instructions, guidelines and procedures
- Be responsible for ongoing development of efficient risk processes
- Identify and evaluate risks and measuring the exposure to them
- Be responsible for the annual Risk Control and Assessment
- Ongoing monitoring of the risk-taking activities and risk exposures to ensure they are in line with MobilePay's Risk appetite and Danske Bank Group Risk Appetite
- Evaluate new products and services to determine the level of risk
- Conduct training of employees and management
- Regular reporting to executive and senior management, the MobilePay Board and Group Risk in Danske Bank as appropriate, on all these items, including but not limited to proposing appropriate risk-mitigating actions. This includes the semi-annual risk report.
- Measure and control compliance of subcontractors by conducting subcontractor audits and setting up adequate controls

What we expect from you?

- You are an experienced manager with in depth knowledge of risk management and relevant legislation including GDPR
- You have executive presence and excellent communication skills
- Preferably you have experience with Risk and Compliance from the financial industry
- Lastly you are a pragmatic person, who can make things happen

You will report directly to the CEO of MobilePay while having access to the Board of Directors in MobilePay, as well as to Group Compliance and Group Risk in Danske Bank.

The CRO is required to give regular updates to the Board of Directors, and Group Risk regarding the status of MobilePay's key risks and potential shortcomings of framework, policies and mitigating actions.

If you have any questions to the position, please contact CEO Mark Wraa-Hansen, 41939958 or CFO/COO Janne Dyrlev, 23441428

Sounds like an exciting next move? Send us your application and updated through Danske Banks portal following this link. We are looking forward to hearing from you.