



# BANK TELLER

Sector: **Financial Services**

Job Family: **Sales, Customer Service and Relationship Management**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Bank Teller is responsible for conducting transactions within the bank, including cash deposits and withdrawals, issuing of cheques and money transfers. They interact with customers directly resolving customer issues and queries as well as conducting the regulatory Know Your Customer (KYC) survey. They are responsible for referring potential sales opportunities to the Customer Service team as well as reporting fraud or potential money laundering cases to their line manager in line with the regulator's requirements and the bank's procedures.

### Key tasks

Accepts the client service request such as static data change and amendment.

Answers customer queries, solving customer problems and appropriate signposting.

Balancing of cash and accounts after each shift and conducting reconciliation as required.

Processing of banking transaction such as cash deposit, cash withdraw, money transfer, issuing bank cheques, cheque deposit and cheque withdrawal, buying, selling and exchanging foreign currencies, receive other bank cheque and process them, execute utility payments, execute internal transfers and electronic fund transfers.

Refers customers for potential sales opportunities to the Customer Service team.

Reports fraud and potential money laundering cases to the Branch Manager and ensures all transactions are executed accurately, promptly and in compliance with the governance of regulator and bank policies.

### Core skills

### Level

Adaptability	Basic
Empathy	Basic
Literacy	Basic
Numeracy	Intermediate
Problem Solving	Intermediate

### Technical skills

Account Management
Business Performance Management and Planning
Business Risk Assessment
Continuous Improvement Management
Customer Engagement Management
Customer Experience Management
Fraud Risk Management
Learning and Development
Personal Financial Advisory
Policy and Procedure Compliance
Product Performance Management
Product Advisory
Regulatory Compliance
Service Quality Assurance
Standard Operating Procedure



Sales Target Management
Stakeholder Management



# BRANCH MANAGER

Sector: **Financial Services**

Job Family: **Sales, Customer Service and Relationship Management**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Branch Manager is responsible for branch operations including approving credit transactions, accepting deposits, opening accounts and processing over the counter transactions. They are also responsible for achieving branch sales targets. The Branch Manager analyses customer data to report fraud, money laundering or any bank or regulator policy breach. In addition, they recommend products, policy and procedure enhancements. The Branch Manager follows international trends in the market and can advise customers on the best solutions to their banking needs. The Branch Manager is responsible for managing the assigned branch's portfolio within its liability, asset and customer base. While maintaining a clear record of efficient day-to-day operations.

### Key tasks

- Achieve branch sales targets and develops branch portfolio.
- Advise customers on bank products and providing solutions to their problems.
- Analyses customer data and requirements to provide product development suggestions and process enhancements.
- Collaborates with other departments to enhance client experience.
- Complies with the bank and regulatory requirements and ensure Know Your Customer remediation is exercised with care in the assigned branch.
- Manage and approve cash and over the counter transactions and manage the day-to-day operations.
- Manage the assigned branch floor within the given resources to meet the targeted service level and reduce turnaround time.
- Oversee the performance of each staff member in the assigned branch.
- Reports fraud and potential money laundering cases to management.

### Core skills

#### Level

Communication	Basic
Empathy	Intermediate
Numeracy	Basic
Planning and Organizing	Intermediate
Problem Solving	Intermediate

### Technical skills

- Account Management
- Business Performance Management and Planning
- Business Risk Assessment
- Compliance Mindset Development
- Continuous Improvement Management
- Customer Experience Management
- Customer Relationship Management
- Fraud Risk Management
- Learning and Development
- Personal Financial Advisory



Product Advisory
Product Performance Management
Sales Target Management
Standard Operating Procedure
Stakeholder Management





# CUSTOMER SERVICE ANALYST

Sector: **Financial Services**

Job Family: **Sales, Customer Service and Relationship Management**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **As per the regulatory requirements**

## Job Description

The Customer Service Analyst assists with answering customer queries, solving customer problems and supporting customers to make financial plans and complete transactions. They also conduct Know Your Customer (KYC) surveys based on regulatory and banking law requirements. They understand customer needs in order to offer bank products such as loans, credit cards, deposit accounts and investment plans. They process banking transactions and interact with other departments within the bank to fulfill customer requests. The Customer Service Analyst reports fraud and money laundering cases to the Branch Manager and utilises customer data to suggest policy and process enhancements.

### Key tasks

Answers customer queries, solving customer problems, and appropriate signposting.

Conducts Know Your Customer (KYC) Survey and adhere to regulatory requirements.

Holds ownership of client journeys for transactions and services and supporting the frontline sales teams in smooth processing of all transactions.

Processes transaction documents in accordance with Standard Operating Procedures.

Reports fraud and potential money laundering cases to Branch Manager.

Resolves client enquiries and complaints.

Sells banking products such as loans, deposit accounts, credit cards and investment plans.

### Core skills

### Level

Communication	Intermediate
Empathy	Basic
Numeracy	Basic
Problem Solving	Basic

### Technical skills

Customer Experience Management
Data Analysis
Information Technology and Application Support Monitoring
Quality Assurance
Regulatory Compliance
Stakeholder Management
Standard Operating Procedure



# CUSTOMER SERVICE MANAGER

Sector: **Financial Services**

Job Family: **Sales, Customer Service and Relationship Management**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Customer Service Manager is responsible for leading the customer service team to provide a high-quality service, selling and cross selling bank products to achieve targets. They are also responsible for providing after sales service to include resolving complicated customer issues. The Customer Service Manager is responsible for the digital service as well as dealing with customers face to face. They provide regular administrative activities, and ensure the team conducts Know Your Customer (KYC) Survey in accordance with regulatory requirements and banking law. They analyse customer data to report fraud or money laundering cases, and provide enhancement recommendations to improve products, policy, and procedure.

### Key tasks

- Advise customers on bank products and provide solutions to their problems.
- Analyses customers data and requirements to provide product development suggestions and process enhancements.
- Drives optimum first call resolution rates for all client enquiries and complaints.
- Ensure customer service team achieve sales targets and develop branch portfolio.
- Manage customers queries and improve the customer experience.
- Processes branch administrative activities.
- Reports fraud and potential money laundering cases to management.
- Takes ownership of client journeys for transactions and services and supporting the frontline sales teams in smooth processing of all transactions.

### Core skills

#### Level

Adaptability	Basic
Collaboration and Teamwork	Advanced
Communication	Intermediate
Problem Solving	Basic

### Technical skills

Account Management
Business Risk Assessment
Change Management
Continuous Improvement Management
Customer Experience Management
Innovation Technology, Application Support and Maintenance
Marketing Profiling
Quality Assurance
Regulatory Compliance
Service Challenges Solutions
Stakeholder Management



Standard Operating and Procedure
User Experience Design



# HEAD OF BRANCH MANAGEMENT

Sector: **Financial Services**

Job Family: **Sales, Customer Service and Relationship Management**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **This role is a CBB controlled function – the job requirements and qualifications are required to comply with the CBB Rulebooks.**

## Job Description

The Head of Branch Management is responsible for developing the bank's portfolio and ensures the branch achieves the targets. They form the branch management and sales strategy, policies and procedures. They assure branches operations comply with regulatory and internal policy. They follow up on any reported fraud and money laundering cases, implement recovery and/or continuity plans in response to any breach of law and analyse customer data to participate in developing the bank strategy and enhancement process. They provide strategic direction and leadership to the Branch Distribution network to drive business performance through various products and services offered by the bank. They are responsible for developing the business strategy for sales and service, in line with overall business strategy of the bank to enable achievement of customer acquisition, market share, revenue and net profit targets. They also maintain healthy relationships with key customers, championing and driving the implementation of sales and customer care initiatives to ensure a consistent positive customer experience.

### Key tasks

Analyse customer data and requirements to provide product development suggestions and process enhancements.
Defines the operating framework and policies for the department and ensures compliance with internal quality standards, policies, procedures, and frameworks.
Design policies and procedures for banking processes to strengthen the branch network.
Develop and achieve branch sales targets and developing bank portfolio.
Develops and implements strategies to drive alternative channels and ensure budgeted financial targets are met.
Manage the branch network's assets and liabilities portfolio.
Manages loan and exceptional approvals with significant risk exposure as per the approved delegation authority matrix.
Participate in the organisation strategy articulation process along with other members of the Executive Team.
Reviews, monitors, and gauges monthly operating/financial statement for the branch network and provides direction to help focus and prioritise changes required in managing multiple activities under this unit.

### Core skills

### Level

Adaptability	Basic
Critical Thinking	Intermediate
Digital Literacy	Basic
Initiative	Intermediate
Planning and Organizing	Advanced

### Technical skills

Achievement of Targeted Financial Objectives
Business Performance Management and Planning
Business Risk Assessment
Budgeting
Compliance Mindset Development
Continuous Improvement Management
Customer Experience Management



Fraud Risk Management
Market Profiling
Product Advisory
Sales Target Management
Service Challenges Solutions
Stakeholder Management
Strategy Planning



# HEAD OF CUSTOMER SERVICE

Sector: **Financial Services**

Job Family: **Sales, Customer Service and Relationship Management**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **This role is a CBB controlled function – the job requirements and qualifications are required to comply with the CBB Rulebooks.**

## Job Description

The Head of Customer Service is responsible for developing the customer service strategy and service level standards for the bank. They also lead the customer service teams to achieve their sales targets and oversee the quality of the service. They ensure that customer complaints and queries are solved. The Head of Customer Service analyses customer data and reports fraud, money laundering or any breach of internal or regulatory laws. They also utilize data to develop strategies and process enhancement in line with the strategic direction of the bank.

### Key tasks

- Analyses customer data and requirements to provide product development suggestions and process enhancements strategically.
- Collaborates with other departments to enhance client experience.
- Develops the customer service and satisfaction strategy, policies, procedures, and frameworks.
- Drives optimum first call resolution rates for all client enquiries and complaints.
- Monitors customer satisfaction rates and assuring all services provided by the banks are within KPI's.
- Oversees the customer service team in achieving their sales targets and develop the bank portfolio.
- Reports fraud and potential money laundering cases to relevant departments.
- Takes ownership of client journeys for transactions and services and supporting the frontline sales teams in smooth processing of all transactions.

### Core skills

#### Level

Communication	Intermediate
Critical Thinking	Intermediate
Initiative	Basic
Planning and Organizing	Advanced

### Technical skills

Account Management
Business Performance Management
Business Requirements Mapping
Business Risk Assessment
Change Management
Continuous Improvement Management
Customer Experience Management
Innovation Technology and Application Support and Maintenance
Market Profiling
Quality Assurance
Regulatory Compliance
Service Challenges Solutions
Stakeholder Management



Standard Operating and Procedure
User Experience Design



# HEAD OF PRODUCT SALES

Sector: **Financial Services**

Job Family: **Sales, Customer Service and Relationship Management**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **This role is a CBB controlled function – the job requirements and qualifications are required to comply with the CBB Rulebooks**

## Job Description

The Head of Product Sales is responsible for creating the department policy, procedures, sales and plan, distributing of sales targets and department framework. They are responsible for developing and implementing the sales strategy and cultivating a culture of cross-selling as well as guiding and managing the Relationship Representative. They possess strong relationship management skills, proactively manage major client relationships and support the Product Sales Managers in achieving their targets. They participate in introducing new products and design and policy development by providing accurate data analysis and market reviews at a strategic level. The Head of Product Sales assures all sales transactions are adhered to in accordance with internal and external law, and they review the overall sales process to protect client's rights and the bank portfolio.

### Key tasks

Analyses customer data and requirements to provide product development suggestions and process enhancements strategically.
Develops product sales strategy, policy, procedure, growth opportunities and frameworks.
Distributes sales targets and monitor the team to ensure they are achieved and develop the bank portfolio.
Introduces a culture of "portfolio management" within the department that monitors the quality of each RR's loan portfolio.
Manage and control the operating framework for the sales function.
Manage and continuously enhance the asset's portfolio.
Manages the annual quantitative and qualitative targets while maintaining the quality of the asset's portfolio.
Monitors market trends, prices, and competitor activities to ensure that the bank always retains its desired market share as a leading bank.
Plans and drives new innovative ideas in improving the sales opportunities.

### Core skills

### Level

Collaboration and Teamwork	Intermediate
Communication	Advanced
Initiative	Intermediate
Planning and Organizing	Advanced

### Technical skills

Business Environment and Needs Analysis
Business Opportunities Development
Business Performance Management
Channel Management
Pricing Strategy
Product Advisory
Product Design, Development and Management
Sales Strategy





Sales Target Management
Stakeholder Management



# HEAD OF RELATIONSHIP MANAGEMENT

Sector: **Financial Services**

Job Family: **Sales, Customer Service and Relationship Management**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **This role is a CBB controlled function – the job requirements and qualifications are required to comply with the CBB Rulebooks**

## Job Description

The Head of Relationship Management is responsible for developing the relationship management department policy, procedures, and operational frameworks in line with the bank strategy. They are responsible for approving credit applications and investment plans. They build long term relationships with major clients and support the Relationship Managers to secure further clients. The Head of Relationship Management oversees team sales target and manages the bank portfolio. They represent the Relationship Management team within the organisation by reporting fraud, money laundering cases and product development recommendation based on strong data analysis and international trends.

### Key tasks

- Analyses customers data and requirements to provide product development suggestions and process enhancements strategically.
- Applies the bank's credit policy for secured and unsecured lending products.
- Approves credit applications and investment plans for customers.
- Builds strong customer relationships with major clients and assuring service levels are within the agreed KPIs.
- Coordinates closely with the Product team to ensure implementation of new features, benefits & services offered under the value proposition for the segment.
- Develops Relationship Management strategy, policy, procedure, and frameworks.
- Manages the existing assets & liabilities portfolios to de-risk against attrition and achieve portfolio stability.
- Oversees the Relationship Management team to achieve their sales target and develop the bank portfolio.
- Prepares and manages the annual budget for the department.

### Core skills

### Level

Collaboration and Teamwork	Intermediate
Communication	Intermediate
Digital Literacy	Intermediate
Planning and Organizing	Advanced

### Technical skills

Account Management
Budgeting
Business Negotiation
Business Opportunities Development
Business Performance Management
Business Planning
Business Risk Assessment
Customer Experience Management
Fraud Risk Management
Market Research and Analysis
Networking



Personal Finance Advisory
Regulatory Compliance
Stakeholder Management
Strategy Planning



# PRODUCT SALES MANAGER

Sector: **Financial Services**

Job Family: **Sales, Customer Service and Relationship Management**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Product Sales Manager is responsible for leading the daily operation of the product sales team. They are also responsible for achieving the sales targets assigned to them based on product category. The Product Sales Manager supports the sales team by providing sales referrals, proactively manages high net worth customer relationships when needed, and ensures the product sales team is fully equipped with all required resources to perform their tasks and introduce new products. They effectively manage customer relationships for assigned segment and facilitate the processes for Retail Relationship Representatives (RRRs). The Product Sales Manager is also responsible for maintaining the quality of portfolio and improving the service quality. They confirm sales documentation and sales activities are in line with internal and external law and regulations and provides initial approval on application and processing of documents. The Product Sales Manager has strong product awareness and remains current with market trends. They also work closely with the relevant team to ensure efficient product marketing. They analyse the customer needs based on data and provide process and product development suggestions accordingly.

### Key tasks

Arranges and participates in promotional campaigns.

Builds strong relationships with high-net-worth customers and dealing with their enquires.

Handles the reporting and tracking of the business generated to manage the sales process.

Increases organic growth by proactively leading the team to contact existing and new clients.

Leads the product sales team daily activities to support the achievement of targets and approves transaction documents.

Meets service level targets and manages the coordination of the section with other departments to meet client service expectations.

Recommends existing product enhancements and new products based on data analysis and benchmarks.

Supports the product sales team in selling banking products such as loans, deposits, credit cards, investment plans and accounts.

Tracks the daily monitoring report for management and provides timely feedback to the Head of Department.

### Core skills

#### Level

Collaboration and Teamwork

Intermediate

Critical Thinking

Basic

Initiative

Intermediate

Planning and Organizing

Intermediate

### Technical skills

Business Environment and Needs Analysis

Business Opportunities Development

Business Performance Management

Pricing Strategy

Product Advisory



Product Design, Development and Management
Sales Strategy
Sales Target Management
Stakeholder Management



# RELATIONSHIP MANAGEMENT ANALYST

Sector: **Financial Services**

Job Family: **Sales, Customer Service and Relationship Management**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Relationship Management Analyst is responsible for providing High Net Worth Individuals personalised and world class service. They also support Relationship Managers with their clients and ensure end to end fulfilment of all clients' needs at the Main Office or branches. The Relationship Management Analyst will also be responsible for ensuring all activities in relation to completing/updating Know Your Customer (KYC) of personal banking customers and supports the Relationship Managers to ensure compliance with applicable rules and regulations. Relationship Management Analysts also undertake market research for better ways to support clients and remain competitive.

### Key tasks

Analyses existing client-base portfolio to identify organic growth opportunities.

Builds and maintains strong and effective relationships with all other related functions to achieve the department's goals and objectives.

Builds strong customer relationships with clients, addressing customer queries and problems, appropriate signposting and investigates customer complaints.

Conducts credit analysis and investment planning.

Conducts Know Your Customer (KYC) surveys and adhere to regulatory requirements.

Manages all service requests assigned by the Relationship Managers or directly received from clients.

Prepares monthly performance reports to measure the performance and growth of both assets and liabilities for the department and the Relationship Managers.

Reports fraud and potential money laundering cases to branch manager.

Scans market for competitor offers at agreed intervals, and provide Unit Head feedback on market developments and areas where the bank's offerings can be improved.

Sells banking product such as loans, deposit, credit cards, investment plans and accounts.

### Core skills

#### Level

Communication	Intermediate
Critical Thinking	Basic
Empathy	Basic
Planning and Organizing	Intermediate

### Technical skills

Account Management
Business Opportunities Development
Business Risk Assessment
Client Investment Suitability
Customer Acceptance Checking and Onboarding
Customer Acquisition and Relationship Management
Customer Experience Management
Fraud Risk Management



Market Research and Analysis
Market Specialisation
Networking
Personal Finance and Product Advisory
Regulatory Compliance
Service Challenges Solutions
Stakeholder Management



# RELATIONSHIP MANAGEMENT MANAGER

Sector: **Financial Services**

Job Family: **Sales, Customer Service and Relationship Management**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Relationship Management Manager is responsible for building strong relationships with High-Net-Worth clients, providing them with customized solutions and all the financial services required to meet their needs. They are also responsible for developing the bank's portfolio by overseeing the sale of existing bank products and introducing new bank products. The Relationship Management Manager conducts credit analysis, investment planning, and analyses customer data to ensure they are aligned with the right product. They lead the daily operation of the Relationship Analyst Team and provide senior management with product and policy enhancement based on data analysis.

The Relationship Management Manager will also consolidate, develop and enhance client relationships to drive the business growth and profitability of their entrusted portfolios. They will also facilitate interactions with domain experts within the bank regarding the clients' wealth management needs, in compliance with applicable rules and regulations, ensuring the highest level of service quality and customer satisfaction.

### Key tasks

Approves and processes transaction documents.

Builds strong customer relationships with clients, answering customer queries, solving customer problems, and appropriate signposting.

Conducts and monitors credit analysis and investment planning.

Ensures high standards of confidentiality and ethics to safeguard sensitive customer information.

Ensures that personalised and high quality of service is always offered to High-Net-Worth clients.

Leads the Relationship Analyst team to achieve high customer satisfaction levels and sales target.

Monitors customer complaints and ensures that the same are resolved within acceptable timeframe.

Oversee the sale of bank products such as loans, deposits, credit cards, investment plans and accounts.

Reports fraud and potential money laundering cases to relevant departments.

Understands client's background and source of wealth and funds, ensure timely completion of necessary documentation with emphasis on Know Your Customer (KYC) as per the bank's procedures.

### Core skills

#### Level

Collaboration and Teamwork	Basic
Communication	Intermediate
Critical Thinking	Basic
Initiative	Intermediate
Planning and Organizing	Intermediate

### Technical skills

Account Management
Business Negotiation
Business Opportunities Development
Business Risk Assessment
Client Investment Suitability
Credit Assessment
Credit Risk Management





Customer Acquisition and Relationship Management
Customer Experience Management
Fraud Risk Management
Networking
Personal Finance and Product Advisory
Regulatory Compliance
Service Challenges Solutions



# PRODUCT SALES ANALYST

Sector: **Financial Services**

Job Family: **Sales, Customer Service and Relationship Management**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Product Sales Analyst is responsible for selling bank products to customers based on their needs. They conduct assessments to identify these needs and provide customers with personalized solutions and information such as interest rates and payment schedules. They are assigned a sales target to be achieved periodically. The Product Sales Analyst builds strong relationships with the existing customers to enable successful cross-selling of further products, follow up on sales referrals and generate new customer leads. They process applications for bank products adhering to internal and external regulations. They are responsible for developing new business prospects through direct calls, partner and supplier referrals, governmental and organizational visits and participation in conferences and exhibitions. The Product Sales Analyst is also responsible for having continuous interaction with existing customers to increase sales of the bank's products and services and enhance customer service.

### Key tasks

- Answers customers queries, solving customer problems, and appropriate signposting.
- Attends key functions, exhibitions, conferences, and promotional activities when required.
- Conducts Know Your Customer (KYC) survey and adhere to regulatory requirements.
- Coordinates facility assessment, including the client's credit worthiness and repayment capability in-line with approved Credit Policy.
- Ensures a high-level of customer satisfaction is maintained and manages customer complaints effectively.
- Maintains client relationship and follow up with prospective clients to propose new offers, retrieve pending documents and answer enquiries.
- Recommends existing product enhancement and new products based on data analysis and benchmarking.
- Sells banking products such as loans, deposits, credit cards, investment plans and accounts, and processes transaction documents.
- Supports Retail Products Team in providing client and market feedback to aide in product design.

### Core skills

#### Level

Communication	Intermediate
Initiative	Basic
Planning and Organizing	Intermediate
Problem Solving	Basic

### Technical skills

- Business Needs and Environment Analysis
- Business Opportunities Development
- Business Performance Management
- Channel Management
- Data Analysis
- Pricing Strategy
- Product Advisory
- Product Design and Development
- Stakeholder Management



# PRODUCT SEGMENT ANALYST

Sector: **Financial Services**

Job Family: **Product Development and Management**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Product Segment Analysts support and assist in the formulation of the segment strategies and conduct research to find their niche in the market aimed at maximizing the efficiency and effectiveness for the overall customer perspective. They also work on methodologies to ensure that the company's services are aligned with market needs as well as review and analyze the overall segment portfolio performance.

### Key tasks

Analyze customer experience and ensure that the digital services provided meet their needs by continuously obtaining their feedback.

Conduct and analyze market research in collaboration with the product development team to gain a better understanding of targeted customers and opportunities in the market..

Evaluate customer satisfaction levels on a continuous basis and give recommendations aimed to maximizing customer expectations.

Identify the market segment and generate ideas to sell and interduce new products and create interest and awareness about the product portfolio.

Liaise with the product marketing team to create promotional events to meet the needs of the targeted segments.

### Core skills

#### Level

Adaptability	Advanced
Communication	Intermediate
Critical Thinking	Basic
Initiative	Basic
Literacy	Intermediate

### Technical skills

Account Management
Business Environment Analysis
Business Opportunities Development
Business Risk Assessment
Customer Acquisition and Relationship Management
Customer Behaviour Analysis
Digital Marketing
Market Profiling
Market Research and Analysis
Partnership Management
Product Advisory
Product Management
Stakeholder Management



# PRODUCT SEGMENT MANAGER

Sector: **Financial Services**

Job Family: **Product Development and Management**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Product Segment Managers oversee and manage the market segment research and ensure segment strategies and programmes are delivered. They ensure customer satisfaction and enhanced customer experience by offering tailored services and new digital features and products to meet customer needs aimed for improving segment revenue growth.

### Key tasks

Analyze the collected data to enhance the customer experience and to provide additional features, services or products (if needed) that meet the customers' needs and future expectations.

Ensure collaboration with the product development team to develop current features and create new digital features that will improve customer experience

Manage research conducted by the team and overseeing the customer value proposal for the appointed segment.

Promote the use of digital experience for all targeted segments' products to maximize customer satisfaction

Review ideas and initiatives generated by the team and evaluating their success.

Review quality of services offered to customers and ensure their adherence to internal policies and procedures.

### Core skills

#### Level

Collaboration and Teamwork	Advanced
Communication	Advanced
Critical Thinking	Intermediate
Digital Literacy	Advanced
Empathy	Intermediate

### Technical skills

Business Environment Analysis
Business Opportunities Development
Business Risk Assessment
Customer Acquisition and Relationship Management
Customer Behavioural Analysis
Digital Marketing
Market Profiling
Market Research and Analysis
Partnership Management
Product Advisory
Product Management
Sales Strategy
Stakeholder Management



# PRODUCT MANAGEMENT AND DEVELOPMENT ANALYST

Sector: **Financial Services**

Job Family: **Product Development and Management**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Product Management and Development Analysts study the market to understand market needs to ensure new products and existing products provided can meet the organization objectives. They are responsible for the entire process of product conception, design, and development. They work closely with the product team to evaluate their research and propose new ways or solutions to develop the most suitable product. This job also requires an assessment of the after-sales services to evaluate customers' satisfaction, acquire feedback, and act accordingly.

### Key tasks

Assist in creating and implementing detailed strategies to drive product growth and to help the organization to achieve sales and growth targets.

Assist in creating product policies and guidelines to be followed by the product development team, aligned with industry regulation and the organization's code of conduct.

Conduct regular market research and competitors' analysis review to stay up to date with the latest trends in the market.

Create product prototypes for available market opportunities and identify areas for improvement of launched products to ensure better quality.

Develop market analysis reports and work on organizational analysis to design new products and improve existing products based on the input provided by the product development team.

Liaise with the product marketing team to get ideas on how to improve products based on their research into customer and market needs and assist in looking for ways to maximize sales.

### Core skills

#### Level

Adaptability	Basic
Communication	Basic
Numeracy	Intermediate
Planning and Organizing	Basic
Problem Solving	Intermediate

### Technical skills

Business Environment Analysis
Continuous Improvement Management
Data Analytics and Computational Modelling
Demand and Supply Analysis
Innovation Management
Market Profiling
Market Research and Analysis
Pricing Strategy
Product Design and Development
Product Management
Regulatory Compliance
Regulatory Risk Assessment



# PRODUCT MANAGEMENT AND DEVELOPMENT MANAGER

Sector: **Financial Services**

Job Family: **Product Development and Management**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Product Management and Development Managers manage and lead the process of product development from conception to the launch of a product. They assess the technical features required for product production, manage issues within the process and provide recommendations and solutions. The Product Management and Development Managers manage the pricing strategies for the product to ensure its competitiveness in the market and profitability for the organization. They are expected to have excellent knowledge of their organization products and services and use customer feedback to continuously enhance product development.

### Key tasks

Apply data analytics to support tailored product development and market segmenting with the product development team.

Develop and execute a pricing strategy model and align it to organizational goals and objectives.

Ensure that labelling and marketing of products complies with guidelines and specifications.

Liaise with the product development team throughout the entire life cycle of the product.

Monitor the monthly financial analysis reports to identify the current financial standpoint and conduct any amendments (if required) to meet the organizational goals and objectives.

Work closely with the product development team by tracking new trends in the market to look for new opportunities and generate ideas for new products and enhancing existing products based on research and studies.

### Core skills

#### Level

Adaptability	Intermediate
Collaboration and Teamwork	Intermediate
Communication	Intermediate
Critical Thinking	Intermediate
Digital Literacy	Intermediate

### Technical skills

Business Environment Analysis
Continuous Improvement Management
Data Analytics and Computational Modelling
Demand and Supply Analysis
Innovation Management
Market Profiling
Market Research and Analysis
Pricing Strategy
Product Design and Development
Product Management
Regulatory Compliance
Regulatory Risk Assessment



# PRODUCT MARKETING ANALYST

Sector: **Financial Services**

Job Family: **Product Development and Management**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Product Marketing Analysts create marketing plans using different marketing strategies for existing and new products launched by the organization. They conduct marketing analysis and research to understand customers and market behaviours, needs and trends. They are also required to work closely with the sales team and the product development team to ensure the successful launch of marketing campaigns and suggest improvements to future campaigns.

### Key tasks

- Collaborate with the sales team to ensure marketing campaigns are effective and sales targets are met.
- Conduct and analyze market research including targeted market trends, competitors, customer needs and behaviours.
- Create a marketing campaign for targeted products to maximize sales opportunities.
- Develop a creative marketing plan based on the research and studies conducted.
- Identify business opportunities to improve products or campaigns aimed at maximizing sales.
- Launch campaigns using different promotional materials including digital marketing.
- Liaise with the product development team to generate further leads effectively and efficiently.

### Core skills

#### Level

Communication	Advanced
Digital Literacy	Intermediate
Empathy	Intermediate
Planning and Organizing	Basic
Problem Solving	Basic

### Technical skills

Business Environment Analysis
Customer Behaviour Analysis
Demand and Supply Analysis
Digital Marketing
Ethical Culture
Financial Analysis
Market Profiling
Market Research and Analysis
Product Marketing and Branding
Stakeholder Management



# PRODUCT MARKETING MANAGER

Sector: **Financial Services**

Job Family: **Product Development and Management**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Product Marketing Managers oversee the marketing process based on the market studies performed by the team. They manage promotional campaigns and ensure that the team is working effectively towards the plan or the strategy. The Product Marketing Managers work with the product development team to ensure products are well positioned and planned for their entry to the market. They ensure the organizations' revenue goals are met through effective marketing processes.

### Key tasks

- Adhere to Central Bank of Bahrain rules and regulation in related to advertising products or campaigns.
- Assign tasks and responsibilities to the team conducting market research, developing marketing plans, and launching promotional campaigns.
- Communicate effectively with the product development team to create marketing campaigns based on the product strategy.
- Define and create the marketing strategy.
- Engage closely with the sales team to ensure marketing campaigns are effective.
- Lead the analysis of market data and assessment to ensure optimal market positioning and alignment.
- Lead product awareness campaigns to all stakeholders, including the Environmental, Social and Governance relevance of the product.
- Lead on studies and research conducted of the market and customers to ensure successful execution of the marketing plan.

### Core skills

#### Level

Adaptability	Intermediate
Collaboration and Teamwork	Intermediate
Communication	Intermediate
Planning and Organizing	Intermediate
Problem Solving	Intermediate

### Technical skills

Budgeting
Business Environment Analysis
Business Risk Assessment
Customer Behaviour Analysis
Demand and Supply Analysis
Digital Marketing
Innovation Management
Market Profiling
Market Research and Analysis
Networking
Product Marketing and Branding
Product Performance Management
Sales Strategy





Stakeholder Management
Strategy Planning



# HEAD OF PRODUCT MANAGEMENT AND DEVELOPMENT

Sector: **Financial Services**

Job Family: **Product Development and Management**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **This role is a CBB controlled function – the job requirements and qualifications are required to comply with the CBB Rulebooks**

## Job Description

The Head of Product Management and Development leads the team with a focus on enhancing the growth and development of products and ensuring that the overall management of the process is in line with the organization strategy and objectives. They manage the process of pricing, development, and policies to align with standards and regulations. They oversee product research and provide recommendations for improvements based on the outcome. They ensure product development strategies are aligned to the organizations' strategies and provide the executive team with updates on product development progress.

### Key tasks

Assigning and manage the marketing budget and its components.
Collaborate with other heads of teams to ensure operations are aligned with customer satisfaction and customer experience targets.
Define and review the product vision and managing the product roadmap process.
Define the teams' vision and mission and ensures the teams buy in.
Develop product development strategies and operational plans that are aligned to the organization's strategic direction.
Ensure collaboration between the product development team and the marketing team and supervise product related training.
Lead on the management of all risk and compliance requirements during the product development life cycle.
Review monthly financial analysis to identify the current financial standpoint against the set target, this includes financial forecasting, profitability analysis, revenue analysis; gross and net income, expense analysis; identify shortfalls and act accordingly.

### Core skills

### Level

Building Inclusivity	Intermediate
Collaboration and Teamwork	Advanced
Critical Thinking	Advanced
Empathy	Advanced
Initiative	Intermediate

### Technical skills

Budgeting
Business and Strategic Planning
Business Environment Analysis
Business Risk Assessment
Change Management
Demand and Supply Analysis
Emerging Technology Synthesis



Employee Performance Management
Market Profiling
Market Research and Analysis
Pricing Strategy
Product Advisory
Product Design and Development Management
Product Performance Management
Quality Assurance



# HEAD OF PRODUCT MARKETING

Sector: **Financial Services**

Job Family: **Product Development and Management**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **This role is a CBB controlled function – the job requirements and qualifications are required to comply with the CBB Rulebooks**

## Job Description

The Head of Product Marketing creates new strategies with regard to marketing of products. They are an advanced user of digital marketing tools and are responsible for overseeing the overall marketing plan and providing feedback and advice for improvement. They liaise with other department heads and the product marketing team, to create unique marketing plans that will distinguish the business from other competitors in the market. Working with the executive team, they are responsible for designing and monitoring product marketing strategies that are aligned to support the organization's strategy and revenue.

### Key tasks

Adhere to Central Bank of Bahrain rules and regulation in related to advertising products or campaigns.
Analyze information from the team on marketing outcomes and tracks progress against the return on marketing investment.
Assign and manage the marketing budget and its components.
Drive market research implemented by the department and providing continuous feedback.
Ensure marketing activities are strategically aligned to the organization strategy.
Ensure new products and service launched are delivered efficiently, timely, and successfully to support the achievement of business objectives with adequate marketing strategies.
Lead the preparation of competitive marketing assessment against local and international key players.
Manage the product marketing team effectively and efficiently.
Prepare and report to the executive team on marketing plans and progress.
Provide leadership and support for the design and launch of marketing campaigns and products.

### Core skills

#### Level

Building Inclusivity	Intermediate
Communication	Advanced
Critical Thinking	Advanced
Digital Literacy	Advanced
Empathy	Intermediate

### Technical skills

Budgeting
Business Environment Analysis
Business Risk Assessment
Customer Behaviour Analysis
Demand and Supply Analysis
Digital Marketing
Employee Performance Management
Innovation Management
Market Profiling
Market Research and Analysis
Networking



Product Marketing and Branding
Product Performance Management



# INTERNAL CONTROL ANALYST

Sector: **Financial Services**

Job Family: **Operations**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Internal Control Analysts conduct internal review and audit within the operation department. They identify, monitor, and register operations high risk activities, also, report it to the management to mitigate operational risk. The internal control analysts follow international trends to better understand potential risk and fraud to improve the operations process. They analyse data and provide process enhancement recommendations to the Internal Control manager to mitigate operational risk, moreover, liaise with internal audit team to assure full compliance with internal law and regulatory requirements.

### Key tasks

Analyse fraud and high-risk activities.

Assure all internal process are aligned with business law and regulatory requirements.

Conduct process review based on risk management best practise.

Implement business recovery plan and business continuity plan .

Monitor operation department activities to identify fraud and / or high-risk activity.

Minimize risks and protect assets, ensure accuracy of records, promote operational efficiency.

### Core skills

### Level

Communication	Intermediate
Critical Thinking	Intermediate
Initiative	Basic
Problem Solving	Advanced

### Technical skills

Business Risk Assessment
Data Governance
Disruption Management
Fraud Risk management
Monitoring and Surveillance
Operation Risk management
Regulatory and legal Advisory
Regulatory Compliance
Risk Management
Security Governance



# INTERNAL CONTROL MANAGER

Sector: **Financial Services**

Job Family: **Operations**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Internal Control Managers review operation department daily activities regarding risk, fraud, and regulatory requirements. They develop the risk and fraud mitigation framework, and manage the Internal Control team daily activities, also, follow up high risk cases and recovery plans. The Internal Control Managers follow international trends in risk and fraud mitigation and provide operational head with data driven recommendation to enhance operational activities and reduce risk. They work closely with the Internal Audit team to assure full compliance with internal business laws and regulatory requirements.

### Key tasks

- Analyse fraud and / or high-risk activities.
- Assure all internal process are aligned with business law and regulatory requirements.
- Conduct process review based on risk management best practise.
- Manage business recovery plan and business continuity plan.
- Manage Internal Control Analysis Team daily Activities.
- Monitor operation department activities to identify fraud and / or high-risk activity.
- Minimize risks and protect assets, ensure accuracy of records, promote operational efficiency.

### Core skills

#### Level

Communication	Intermediate
Critical Thinking	Intermediate
Initiative	Basic
Problem Solving	Advanced

### Technical skills

- Business Risk Assessment
- Data Governance
- Disruption Management
- Fraud Risk management
- Monitoring and Surveillance
- Operation Risk management
- Regulatory and legal Advisory
- Regulatory Compliance
- Risk Management
- Security Governance



# PAYMENT ANALYST

Sector: **Financial Services**

Job Family: **Operations**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Payment Analyst is responsible for analyzing payment data and processes to identify trends, anomalies, and areas for improvement. This role supports the Payment Manager in ensuring compliance with regulatory standards and internal policies, while providing insights into payment operations to optimize efficiency and mitigate risks. The Payment Analyst also tracks key payment metrics, prepares reports, and supports the implementation of new payment systems and technologies.

### Key tasks

Analyze payment data to identify trends, discrepancies, and areas for improvement in payment processes.

Assist in the implementation of payment technologies and systems, ensuring a smooth transition and compliance with policies.

Collaborate with internal teams to improve payment processes and address any compliance or operational risks.

Generate reports on payment performance, highlighting key metrics and trends for management review.

Monitor payment transactions and flag potential risks, including fraud or processing issues.

Review payment policies and suggest improvements based on data insights and industry best practices.

Support audits of payment systems, preparing data and documentation for review.

Support the Payment Manager in ensuring payment operations comply with regulatory requirements and internal policies.

### Core skills

#### Level

Digital literacy	Advanced
Initiative	Basic
Numeracy	Advanced
Planning and Organising	Basic
Problem Solving	Intermediate

### Technical skills

Continuous Improvement Management

Data Collection and Analysis

Data Visualization and Reporting

Fraud Detection and Prevention

Monitoring and Surveillance

Payment System Operations

Regulatory Compliance

Risk Management

Stakeholder Management

Technology Application in Payments





# PAYMENT MANAGER

Sector: **Financial Services**

Job Family: **Operations**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Payment Manager is responsible for overseeing the organization's payment processes, ensuring that all payment transactions comply with internal policies and external regulatory requirements. This role manages payment operations, ensures the integrity of payment systems, and identifies potential risks in the payment lifecycle. The Payment Manager works closely with compliance, risk, and finance teams to implement payment policies and strategies that minimize risk and ensure timely and accurate processing of transactions.

### Key tasks

Collaborate with risk and compliance teams to identify and manage payment-related risks.
Develop and implement payment strategies and procedures to improve efficiency and risk mitigation.
Ensure the integrity and security of payment systems, conducting regular reviews and audits.
Lead the implementation of new payment technologies and systems to enhance operational efficiency.
Monitor payment transactions and resolve issues related to discrepancies or failures in payment processing.
Oversee the payment processes, ensuring compliance with internal policies and regulatory requirements.
Provide regular reports on payment performance and compliance with regulatory requirements to senior management.
Supervise and mentor the payment operations team to ensure adherence to compliance and service standards.

### Core skills

### Level

Digital literacy	Advanced
Initiative	Basic
Numeracy	Advanced
Planning and Organising	Basic
Problem Solving	Intermediate

### Technical skills

Change Management
Data Collection and Analysis
Financial Reporting
Fraud Detection and Prevention
Payment System Management
Policy Implementation and Revision
Regulatory Compliance
Risk Management
Stakeholder Management
Technology Application in Payments



# CREDIT AND LENDING OPERATION ANALYST

Sector: **Financial Services**

Job Family: **Operations**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The credit and Lending Operation analysts evaluate deferent types of credit applications by reviewing application documents, analyses financials, and calculate risk, also, repayment schedule for the credit facility. They advise the eligibility of the applicants and approval terms, also support the collection department in evaluating and rescheduling defaulted customers and review lending policy.

### Key tasks

Apply structured data analysis methodologies using data manipulation and quantitative methods, Utilize relevant analysis system.

Define credit risks, challenges and recommend solutions and policy improvement to management

Recommend applications judgments, approval conditions and rejections justifications in line with the credit policy

Review application documents, eligibility, risk, and compliance with credit policy, communicate missing requirements to relevant team and assure applications reliability

Review defaulted customer status, evaluate risk associated and prepose rescheduling plans in line with the collection department policies.

### Core skills

### Level

Communication	Basic
Critical Thinking	Advanced
Numeracy	Advanced
Planning and Organising	Intermediate
Problem solving	Advanced

### Technical skills

Business Performance Management
Collateral Management
Continuous Improvement Management
Data Collection and Analysis
Financial Statement Review
Financial Transactions
Policy Implimentation and Revision
Stakeholder Management
Standard Operating and Procedure



# CREDIT AND LENDING OPERATION MANAGER

Sector: **Financial Services**

Job Family: **Operations**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Credit and Lending Operation Managers lead overall credit application processing, applications verification, information accuracy and documentation. They ensure the recommendations made are consistent and in line with credit policy and organization governance, they also, measure the credit limits and follow the repayment schedules, liaise with the collection department and approves recovery plans for defaulted customers in line with the credit policy.

They lead the credit and loan analysis team, reports to senior management on risk finding and policy enhancements, deal with internal and external stakeholder, search, and learn new trends to implement best practices within the industry.

### Key tasks

- Approve applications and follow up execution and repayment schedules.
- Assure team recommendations, evaluation methodology, and risk mitigation is consistent, and in line with the credit policy.
- Coordinate with collection department and approve defaulted customers recovery plans.
- Research new trends and analyze internal data to provide senior management with update reports and trends, participate in strategies and policies development through data driven approach.
- Review team recommendations using advance financial analysis tools.

Core skills	Level
Communication	Advanced
Collaboration and Team Work	Advanced
Critical Thinking	Advanced
Digital literacy	Advanced
Planning and Organising	Intermediate
Problem Solving	Advanced

Technical skills
Budgeting
Business Performance Management
Business Planning
Collateral Management
Continuous Improvement Management
Credit Risk Management
Data Collection Management
Data Governance
Financial Statement Reviews
Financial Transaction
Policy Implementation and Revision
Regulatory Compliance
Risk Management
Stakeholder Management
Standard Operating and Procedure



# DISPUTE ANALYST

Sector: **Financial Services**

Job Family: **Operations**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

Dispute Analysts analyse and investigate claims that are submitted by the customers with regards to their financial transaction. They evaluate the claim by collecting required information and documents, examine the policies and standards and engaging third parties if required. The Dispute Analysts resolve or escalate the claims in line with the business policies and procedures. They manage the communication between all parties involved.

### Key tasks

Analyse and investigate claims that are submitted by the customers with regards to their financial transaction

Assist in documenting the claim cases into the business system.

Evaluate the claim by collecting required information and documents, examine the policies and standards and engaging third parties if required.

Manage the communication between all parties involved.

Resolve or escalate the claims in line with the business policies and procedures.

### Core skills

#### Level

Adaptability	Intermediate
Communication	Advanced
Initiative	Intermediate
Problem Solving	Advanced

### Technical skills

Business Negotiation

Continuous Improvement Management

Contract and Vendor Management

Corporate Governance

Customer Experience Management

Data Collection and Analysis

Data Governance

Fraud Risk Management

Regulatory Compliance



# DISPUTE MANAGER

Sector: **Financial Services**

Job Family: **Operations**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Dispute Managers manage and lead the department team members. They analyse and investigate critical claims. They manage the overall claims and dispute process and issue approvals. The Dispute Managers prepare reports and oversight on the overall claims and dispute process. They may be required to evaluate the process and provide recommendations for improvements. They ensure that the overall customer experience meets the business expectations and standards.

### Key tasks

Analyse and investigate critical claims.

Evaluate the process and provide recommendations for improvements.

Prepare reports and oversight on the overall claims and dispute process.

### Core skills

#### Level

Adaptability	Intermediate
Communication	Advanced
Initiative	Intermediate
Problem Solving	Advanced

### Technical skills

Business Environment Analysis
Business Negotiation
Continuous Improvement Management
Contract and Vendor Management
Corporate Governance
Customer Experience Management
Data Collection and Analysis
Data Governance



# REMITTANCE ANALYST

Sector: **Financial Services**

Job Family: **Operations**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Remittance Analysts process incoming and outgoing wire transfer payments for the bank, research and respond to any wire related inquiries received from other banks or financial institutions and follow loss prevention procedures for all incoming and outgoing wires.

### Key tasks

- Ensure payment requests are properly authorised in accordance with policies and procedures prior to set up.
- Perform call-back verification to monitor and confirm wire authenticity and oversee the exchange of foreign currencies in a transaction.
- Process incoming and outgoing wire transfers for both domestic and international wires in a timely and accurate manner and in compliance with bank policies and procedures.
- Set-up bank payments as requested by treasury team, accounts payable, financial operations and other relevant teams.

### Core skills

#### Level

Communication	Advanced
Digital Literacy	Intermediate
Numeracy	Advanced
Problem Solving	Intermediate

### Technical skills

- Cash Flow Reporting
- Data Collection and Analysis
- Data Governance
- Electronic Trading System Management
- Financial Statements Review
- Financial Transactions
- Fund Accounting
- Price Verification and Profit Analysis



# REMITTANCE MANAGER

Sector: **Financial Services**

Job Family: **Operations**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Remittance Managers manage and lead a group of Remittance clerks. They manage the activities of payment and settlement in accordance with the bank's Policies and procedures. They manage subordinate staff in the day-to-day performance of their jobs and monitors transactions to ensure that department milestones/goals are met.

### Key tasks

Acts as a central liaison person for Bank wide settlement and payment issues

Manage Settlement of Foreign Exchange (FX), derivatives and Money markets settlement process.

Manage settlement, liquidity, and operational risk by ensuring that settlement is done timely and in accordance with laid down procedures and policies.

Participate and assist in developing, testing, and implementing new or enhanced processes and other policies and procedures improvement initiatives.

Proactively assist treasury management team with strategic treasury projects (e.g. Wire Instruction for Funds Transfer (WIFT))

### Core skills

### Level

Communication	Advanced
Critical thinking	Advanced
Digital Literacy	Advanced
Problem solving	Advanced

### Technical skills

Asset and Liability Management

Budgeting

Cash Flow Reporting

Collateral Management

Data Governance

Ethical Culture

Financial Statements Review

Financial Transactions

People Performance Management

Risk Management

Standard Operating Procedures



# TRANSACTION BANKING (TRADE AND CASH MANAGEMENT) ANALYST

Sector: **Financial Services**

Job Family: **Operations**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Transaction Banking Analysts monitor and process trade and cash management operations, they manage the documentation, approvals, and execution of the trade. They conduct account and document reconciliation to assure all transactions processed are in line with the department and regulator frame work with no errors. The transaction Banking Analysts liaise with treasury team and other departments to assure transactions are processed on time and accordance to the approved contract.

### Key tasks

Conduct transaction reconciliation to assure all transactions are processed according to the approve contract and banks framework.

Manage trade finance transaction starting from, documentation, validation, to execution.

Monitor of outstanding contracts on daily basis and assure all pending transaction are within the approved time frame within the contract.

Report of discrepancies of letter of credit.

Core skills	Level
Communication	Advanced
Digital Literacy	Advanced
Numeracy	Intermediate
Problem Solving	Advanced

Technical skills
Cash Flow Reporting
Collateral Management
Data Governance
Financial Statement Review
Financial Transactions
Standard Operating and Procedures
Technology Application
Trade Finance Management
Treasury Management





# TRANSACTION BANKING (TRADE AND CASH MANAGEMENT) MANAGER

Sector: **Financial Services**

Job Family: **Operations**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Transaction Banking Managers develop the departments framework along with managing the daily operation of the transaction banking analysis team. They provide letter of credit approval and issuance, review and approve end to end trade documents and process payments accordingly. They deal with treasury and other department to assure transactions are processed on time. They monitor reconciliation reports assuring all transactions are in line with internal contract, framework and regulatory requirements.

### Key tasks

Analyse customer data and reconciliation outcome and providing enhancement recommendations to senior management along with taking the necessary correction measures
Approve letter of credit, payment documents and payment release
Assure all transactions are processed within the bank framework, regulatory requirements, and contracts
Develop the banking transaction department operational framework in line with the bank strategy
Lead the transaction banking team daily operations
Reconcile accounts and transactions to assure all transactions are performed within the agreed framework and contracts

### Core skills

### Level

Adaptability	Intermediate
Collaboration and Teamwork	Advanced
Communication	Advanced
Numeracy	Intermediate
Planning and Organisation	Advanced

### Technical skills

Asset and Liability Management

Budgeting

Cash Flow Reporting

Collateral Management

Data Governance

Financial Statement

Financial Transaction

People Performance Management

Risk Management

Standard Operation and Procedure

Technology Application

Trade Finance Management

Treasury Management



# TREASURY OPERATION ANALYST/ MARKET OPERATION ANALYST

Sector: **Financial Services**

Job Family: **Operations**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Treasury Operation Analyst/ Market Operation Analyst prepare the documentation for processing treasury transaction and process settlements and clearing activities. They conduct account reconciliations on daily bases to assure all transactions were processed with no errors, and in line with the bank operation framework, and regulatory requirements. The Treasury Operation Analysts analyse reconciliation data report is to the department manager and provide recommendations for process enhancement and risk mitigation.

### Key tasks

Conduct account reconciliations after obtaining the required approvals
Conduct account settlement and clearing transactions according to bank framework and regulatory requirement
Handle all related documentation and filing
Prepare and reviewing treasury transactions and processing it on daily bases.
Report reconciliation findings to department manager with risk mitigation or enhancing suggestions if needed

### Core skills

### Level

Critical Thinking	Intermediate
Numeracy	Basic
Problem Solving	Intermediate
Planning and Organizing	Intermediate

### Technical skills

Business Performance Management
Cash Flow Reporting
Data Collection and Analysis
Data Governance
Electronic Trading System Management
Financial Statement
Financial Transactions
Fund Accounting
Price Verification and Profit Analysis
Trade Processing, Fund Settlement and Treasury Transaction Processing
Treasury Management



# TREASURY OPERATION MANAGER / MARKET OPERATION MANAGER

Sector: **Financial Services**

Job Family: **Operations**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Treasury Operation Manager / Market Operation Manager develop the department framework along with managing the daily operation of the treasury operation analysis team. They approve Over-the-counter (OTC), Settlement, clearing and treasury related transactions. The Treasury operation Managers review the conduct whenever is needed and reviewed the reconciliation reports, analyse the data provided for accuracy and relevancy, moreover, they report findings and corrections plan for management to improve process and mitigate bank risk in line with the bank and regulatory operational framework.

### Key tasks

- Analyse customer data and reconciliation outcome and providing enhancement recommendations to senior management along with taking the necessary correction measures.
- Approve settlements, clearing, and treasury related transactions.
- Develop the treasury operations department operational framework in line with the bank strategy.
- Ensure all transactions are processed within the bank framework, regulatory requirements, and contracts.
- Lead the treasury operation team daily operations.
- Reconcile accounts and transactions to assure all transactions are performed within the agreed framework and contracts.

### Core skills

#### Level

Critical Thinking	Advanced
Numeracy	Intermediate
Problem Solving	Advanced
Planning and Organising	Advanced

### Technical skills

- Asset and Liability Management
- Budgeting
- Business Performance Management
- Cash Flow Reporting
- Data Collection and Analysis
- Data Governance
- Electronic Trading System Management
- Ethical Culture
- Financial Statement
- Financial Transactions
- Fund Accounting
- People Performance Management
- Price Verification and Profit Analysis
- Trade Finance Management



Trade Processing Fund Settlement and Treasury
Transaction Processing
Treasury Management



# RECONCILIATION AND SETTLEMENT ANALYST

Sector: **Financial Services**

Job Family: **Operations**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Reconciliation and Settlement Analysts review bank and customer accounts on daily basis to assure all transactions performed are balanced and accurate, they handle transactions documentation, review imbalanced accounts, and adjust it, moreover, the Reconciliation and Settlement Analysts provide daily and monthly reports with proven information on the settlements and reconciliation findings in accordance with the bank framework and regulatory requirements.

### Key tasks

- Conduct account reconciliations after obtaining the required approvals.
- Handle all related documentation and filing.
- Report reconciliation findings to department manager with risk mitigation or enhancing suggestions if needed.
- Review bank and customer account on daily basis to assure the final accounts are balanced.

Core skills	Level
Critical thinking	Advanced
Digital Literacy	Basic
Numeracy	Advanced
Problem solving	Intermediate

Technical skills
Asset and Liability Management
Cash Flow Reporting
Collateral Management
Data Governance
Financial Statement
Financial Transactions
Standard Operating and Procedures
Technology Application
Trade Finance Management
Treasury Management



# RECONCILIATION AND SETTLEMENT MANAGER

Sector: **Financial Services**

Job Family: **Operations**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Reconciliation and Settlement Managers develop the department framework and manage the daily operation of the reconciliation and settlement analysis team, they approve settlement activities based on consolidated information provided. The Reconciliation and Settlement Managers deal with relevant departments to assure transactions are processed correctly and accurately. They analyse the teams findings and report recommendations to senior management for process enhancements.

### Key tasks

Analyse customer data and reconciliation outcome and providing enhancement recommendations to senior management.

Approve reconciliation and settlement transactions.

Assure all transactions are processed within the bank framework, regulatory requirements, and contracts.

Develop of the Reconciliation and Settlement department operational framework in line with the bank strategy.

Lead the Reconciliation and Settlement team daily operations.

Reconcile accounts and transactions to assure all transactions are performed within the agreed framework.

### Core skills

### Level

Critical Thinking	Advanced
Collaboration and Teamwork	Advanced
Problem Solving	Advanced
Planning and Organising	Advanced

### Technical skills

Asset and Liability Management

Budgeting

Cash Flow Reporting

Collateral Management

Data Governance

Ethical Culture

Financial Statement

Financial Transaction

People Performance Management

Risk Management

Standard Operation and Procedure

Technology Application

Trade Finance Management

Treasury Management



# OPERATIONAL RISK ANALYST

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Operational Risk Analysts ensure that all operational risk activities are conducted in accordance with operational risk management policies and procedures and new and amendments activities are reviewed and signed-off at the appropriate authority level. They ensure that the various activities under operational risk management such as incident management, including root cause analysis and remediation, Risk and Control Self-Assessment (RCSA) reviews and updates, Key Risk Indicators (KRI) updates, incident loss management and business continuity management are carried out properly and regularly by liaising with key stakeholder staff. They also submit the annual Risk and Control Self-Assessment (RCSA) Plan, coordinate the Risk and Control Self-Assessment (RCSA) timelines and execution with businesses, finalise signoff for completed assessments, monitor, and report action plans, and submit regular status reports to reporting line manager.

They liaise with businesses for accurate and complete quarterly submission of KRIs, ensuring amendments, additions, and/or deletions are communicated and approved in accordance with the policies and procedures. They ensure operational risk incidents are reported and documented in accordance with the policies and procedures and provide a regular update to line manager on action plans set for residual risks, KRI breaches, and Incidents.

### Key tasks

Conduct timely operational risk review based on the organisation's Operational Risk Management Frameworks (ORMF) with the use of tools such as Risk Control and Self Assessment (RCSA), Key Risk Indicators (KRI), Incident Management modules, etc.

Follow international trends in risk related to enhance risk monitoring activities and related framework.

Facilitate proper incident management and reporting including investigations of root cause analysis and remediation along with action tracking.

Implement Business Continuity Frameworks (BCF) by initiating regular updates of business continuity document, identifying potential business disruptions, or conducting crises scenario analysis to improve continuity planning

Implement Operation Risk Management (ORM) initiatives, methodologies, and mitigation plans with other business units.

Monitor and analyse operational risk issues using operational loss data history and KRI trends.

Produce presentations and communications on risk threats and risk exposure levels through regular reporting to the operational risk management committee.

### Core skills

#### Level

Adaptability	Intermediate
Communication	Advanced
Critical Thinking	Advanced

### Technical skills

Business Continuity Planning
Business Risk Assessment
Change Management



Planning and Organizing	Intermediate
Problem Solving	Advanced

Corporate Governance
Crisis Management
Data Collection and Analysis
Operational Risk Management
Risk and Compliance Reporting
Scenario Planning and Analysis
Stakeholder Management





# OPERATIONAL RISK MANAGER

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

Operational Risk Managers lead teams to ensure management of all operational risk matters including evaluating and monitoring the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. They help the Head of Operational Risk Management develop, maintain, and update the operational risk management policies and procedures and ensure adherence to them. They support and challenge business units in identifying, assessing, monitoring, and controlling inherent operational risks through Risk Control and Self Assessment (RCSA) and Key Risk Indicators (KRI) reviews/exercises, which result in recommending action plans for the enhancement of control environments and mitigation of risks to be within the risk appetite of the Financial Institution.

The Operations Risk Manager gather operational risk incidents data, analyse such data, and classify it in a database of operational risk incidents in order to identify risk sources and patterns to understand causes of risk and develop risk mitigation plans and build risk awareness. They are also involved in reviewing new products or procedures in addition to reviewing changes in existing products, procedures, system override limits, and general authorities and approval limits. In addition, they participate in the establishment of a comprehensive framework for business continuity management and maintain a business continuity plan appropriate to the scale and complexity of the Financial Institution operations.

### Key tasks

Create risk mitigation awareness and maintain communication Channels with other related units.
Develop risk monitoring framework, KRI's, Risk and Control Self-Assessment (RCSA) and business continuity plan based on data driven methodology and best international practices.
Lead the operation risk analyses team daily operation and assure accurate implementation of the risk monitoring framework.
Report risk issues to senior management, propose changes or enhancements.
Recommend risk mitigation plan and follow the business unit implementation to address the risk issues.
Review and analyse operational risk issues using operational loss data history and KPI trends.

### Core skills

#### Level

Adaptability	Advanced
Critical Thinking	Advanced
Collaboration and Teamwork	Advanced
Communication	Advanced
Digital Literacy	Intermediate
Problem Solving	Advanced

### Technical skills

Business Continuity Planning and Disaster Recovery
Business Risk Assessment
Change Management
Crisis Management
Data Collection and Analysis
Operational Risk Management
Policy Implementation and Revision



Risk and Compliance
Risk Appetite and Goals Setting
Scenario Planning and Analysis
Security Governance
Stakeholder Management
Standard Operating Procedures
Strategy Planning
Technology Application



# CREDIT AND LENDING RISK ANALYST

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Credit and Lending Risk Analysts maintain credit risk within the business strategy/risk appetite. They conduct periodic credit risk reviews on both corporate and Individual account, utilising real time data and financial statistical analysis to assure credit risk aligns with the Financial Institution's policies and complies with the requirements set by the Central Bank of Bahrain (CBB). The Credit and Lending Risk Analysts develop reports that indicate high credit risk issues, mitigation plans. They make recommendations for policy enhancements based on the credit risk mitigation framework. They share findings with relevant stakeholders to create credit risk awareness and follow risk mitigation plan implementation. They collaborate with Business Units to assist in implementing credit risk mitigation strategies. They prepare portfolio level Risk Management Information System (MIS) reports which monitor the adherence to portfolio limits established in the Financial Institution's Risk Appetite statement.

### Key tasks

Analyses credit risk using financial models and statistical tools.

Facilitates proper incident management and reporting including investigations of root cause analysis and remediation along with action tracking.

Follows credit risk mitigation plan implementation with credit analysis team.

Follows international trends in risk related to enhance risk monitoring activities and related framework.

Identifies and monitors credit risk of portfolios in line with market changes based on the organisation's Operational Risk Management Frameworks.

Maintains policy documentation and support policy enhancements and alignment to operations.

Prepares portfolio level risk MIS reports to ensure adherence to portfolio limits.

Shares credit risk findings with other teams to create organisational awareness.

### Core skills

#### Level

Communication	Intermediate
Critical thinking	Advanced
Digital literacy	Intermediate
Initiative	Basic
Numeracy	Advanced
Problem solving	Advanced

### Technical skills

Business Risk Assessment

Credit Assessment

Data Analytics and Computational Modelling

Data Collection and Analysis

Policy Implementation and Revision

Risk Analytics

Risk and Compliance Reporting

Scenario Planning and Analysis

Stakeholder Management



# CREDIT AND LENDING RISK MANAGER

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Credit Risk Managers develop the credit risk framework and implementation plan including risk policies, procedures, processes, and Key Risk Indicators (KRI's) in line with the organisation's risk guidelines and strategy. They monitor credit applications processing, credit limit, credit portfolios and collaterals required to maintain organisation credit risk within the defined risk policy and in line with the regulatory requirements. They lead the credit analysts' team's daily operations, capture real time data, review reports using statistical tools and follow international market changes/benchmarks to mitigate risk, improve policies and support risk strategy development and enhancement. The Credit and Lending Risk Managers communicate with business partners and senior management on matters pertaining to the organisation risk portfolio, credit mitigation opportunities, policy enhancements, fraud and prevention solutions and provide deep data analysis quantitative techniques to support data driven decisions. In addition, responsibilities will include leading enhancements in Credit Measurement Framework (CMF) which include rating models (Public Disclosure) and LGD (Loss Given Default) / (Exposure at Default) EAD measurement.

### Key tasks

Analyse credit risk portfolio using financial models, statistics, real time data and relevant technological tools.
Assist in preparation and presentation of the information pack for Board Risk Committee.
Communicate with stakeholders the credit risk outcomes and arrange to build credit risk awareness.
Contribute proactively to various risk related projects and initiatives (e.g. stress testing, IFRS 9 and ICAAP) especially on aspects pertaining to credit measurement.
Ensure timely and accurate reporting of information to the relevant stakeholders (which includes Regulator, Rating Agencies and Senior management).
Lead and mentor Credit and Lending Risk Analysts team in their daily operations.
Lead the review and rating of risk applications to credit reports, loan transactions, contracts and portfolios based on current market environment.
Oversee and updates credit and lending risk monitoring framework, policies, procedures and KRIs.
Report credit risk position to senior management with risk mitigation recommendations.

### Core skills

#### Level

Critical Thinking	Advanced
Communication	Advanced
Collaboration and Teamwork	Intermediate
Digital Literacy	Advanced
Numeracy	Advanced

### Technical skills

Business Risk Assessment
Credit Risk Management
Data Analytics and Computational Modelling
Data Collection and Analysis
Policy Implementation and Revision



Problem Solving	Advanced
Planning and Organising	Intermediate

Risk Analytics
Risk and Compliance Reporting
Scenario Planning and Analysis
Stakeholder Management



# MARKET AND LIQUIDITY RISK ANALYST

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Market and Liquidity Risk Analysts support the technical side of an organisation's risk management approach. Individuals holding this role identify, measure, mitigate, monitor and report market and liquidity risks on an ongoing basis. Once risk data has been compiled and evaluated, they share their findings with Market and Liquidity Risk Managers who use those insights to make decisions among possible solutions. They typically focus on reducing negative financial outcomes related to market and liquidity risks. The Market and Liquidity Risk Analysts utilise statistical and other financial tools available in computing regulatory and internal ratios and metrics that assist in monitoring the Financial Institution's adherence to the market and liquidity risk appetite and minimum regulatory requirements. They assist in the implementation and enhancements of liquidity and market risk systems and tools.

### Key tasks

Assist in writing functional specifications for Risk Systems and maintain data integrity.
Assist the risk managers on the reporting and evaluation techniques to support the ongoing collection and analysis of risk management data.
Compile reports, summaries, and presentations that outline findings, explain risk positions, and recommend appropriate control measures to management and key stakeholders within the business.
Implement risk-assessment models using statistical techniques to quantify the potential negative effects of market and liquidity risk-related activities.
Identify and analyse areas of potential risks and practices within the organisation that contribute to increased financial risk.
Interpreting risk-related data using risk information management software.

### Core skills

### Level

Critical Thinking	Intermediate
Communication	Intermediate
Collaboration and Teamwork	Basic
Digital Literacy	Intermediate
Numeracy	Intermediate
Problem Solving	Intermediate
Planning and Organisation	Basic

### Technical skills

Asset and Liability Management
Business Continuity Planning
Business Risk Assessment
Data Collection and Analysis
Data Mining and Modelling
Economy Knowledge
Market Risk Management
Regulatory Risk Assessment
Risk and Compliance Reporting
Scenario Planning and Analysis
Stakeholder Management
Standard Operating Procedures



# MARKET AND LIQUIDITY RISK MANAGER

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Market and Liquidity Risk Managers are responsible for the end-to-end risk management on market and liquidity risk, including the framework, policies, assumption, process, reporting, and related systems. They identify and assess potential threats and risks to the institution and provide recommendations on dealing with them. They create preventive plans to control the risks and put plans in place for when the institution is threatened. They monitor and oversee the risk controls and measures across the institution

Key tasks
Compile the Board and Risk Committees memoranda and prepare information packs.
Contribute to the development of the organisation risk strategy and set the risk appetite for the organisation.
Develop and validate risk management models for measuring market and liquidity risk.
Develop market and liquidity risk reports on a regular basis for different audiences.
Develop plans for business continuity and recovery strategy to limit risk.
Enhance and maintain liquidity risk management and interest rate risk and set measures to manage and mitigate risk exposures.
Estimates the potential financial consequences of an occurring loss.
Identify and analyse potential sources of loss to minimise risk.
Monitor the implementation of overall risk management policies and processes across the organisation.
Oversee the Implementation and enhancement of Liquidity and risk systems.
Oversee the overall aspects of liquidity and market risk in the Stress Testing.
Oversee the overall compliance with liquidity regulatory requirements such as Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR).

Core skills	Level
Critical Thinking	Advanced
Collaboration and Teamwork	Intermediate
Communication	Advanced
Digital Literacy	Intermediate
Numeracy	Advanced
Problem Solving	Advanced
Planning and Organizing	Advanced

Technical skills
Asset and Liability Management
Business Continuity Planning
Business Environment Analysis
Business Risk Assessment
Credit Principles
Market Risk Management
Policy Implementation and Revision
Risk Pricing
Regulatory Risk Assessment
Risk and Compliance Reporting
Risk Appetite and Goals Setting



Scenario Planning and Analysis
Stakeholder Management
Standard Operating Procedures
Technology Application





# REMEDIAL OFFICER

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Remedial Officer is responsible for managing and analyzing overdue accounts and implementing recovery strategies to minimize financial losses. This role involves assessing the financial situation of clients, identifying risks associated with delinquent accounts, and negotiating repayment plans. The Remedial Officer works closely with legal, compliance, and risk teams to ensure that remedial actions comply with regulatory standards and internal policies. The officer also plays a key role in mitigating risks and supporting clients in financial distress while safeguarding the institution's financial interests.

### Key tasks

- Assess overdue accounts and identify potential risks, working with clients to determine the most appropriate course of action for debt recovery.
- Collaborate with the legal and compliance departments to ensure that remedial actions are in line with regulatory standards.
- Implement and monitor recovery strategies, ensuring compliance with organizational policies and regulatory requirements.
- Monitor the performance of repayment plans and adjust strategies based on clients' changing financial circumstances.
- Negotiate and arrange repayment plans with clients, focusing on achieving mutually beneficial outcomes.
- Prepare and maintain reports on the status of overdue accounts, providing insights and recommendations to senior management.
- Recommend legal action when necessary to recover delinquent debts, coordinating with legal teams for the appropriate course of action.
- Work closely with credit, risk management and business teams to identify early warning signs of financial distress and develop preventive measures.

### Core skills

#### Level

Adaptability	Basic
Collaboration and Teamwork	Basic
Communication	Intermediate
Numeracy	Basic
Planning and Organizing	Intermediate
Problem Solving	Intermediate

### Technical skills

Customer Relationship Management (CRM)
Data Collection and Reporting
Debt Collection and Recovery
Financial Analysis
Legal Knowledge
Negotiation and Conflict Resolution
Regulatory Compliance
Risk Management
Stakeholder Management



# REMEDIAL MANAGER

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Remedial Manager is responsible for overseeing the organization's debt recovery processes and managing the team handling overdue accounts. This role includes developing strategies for debt recovery, managing high-risk delinquent accounts, and ensuring compliance with regulatory requirements. The Remedial Manager collaborates closely with all relevant departments to implement remediation actions that align with organizational policies. The Remedial Manager provides insights on financial risks posed by delinquent accounts and ensures the continuous improvement of remedial processes.

### Key tasks

Collaborate with all relevant departments to evaluate risks associated with delinquent accounts and determine the most effective remedial actions.

Drive continuous improvement initiatives in the remedial process, focusing on efficiency, risk mitigation, and customer satisfaction.

Engage with legal teams on cases where litigation or legal action is necessary, ensuring proper compliance and documentation.

Ensure that all remedial actions are documented accurately and that regular reports on the status of overdue accounts are submitted to the departmental head.

Lead the development and implementation of debt recovery strategies, ensuring alignment with organizational policies and regulatory requirements.

Monitor and analyze the performance of recovery plans, identifying trends and making data-driven adjustments to improve recovery rates.

Oversee negotiations and repayment agreements with clients, particularly in high-risk cases, ensuring solutions are sustainable and in compliance with regulations.

Supervise and mentor the remedial team, including Remedial Officers, to ensure effective execution of debt recovery processes.

### Core skills

#### Level

Communication	Advanced
Critical Thinking	Advanced
Collaboration and Teamwork	Advanced
Planning and Organising	Intermediate
Problem Solving	Advanced

### Technical skills

Contract and Legal Advisory

Debt Collection and Recovery Management

Data Analysis and Reporting

Financial Analysis

Negotiation and Dispute Resolution

Policy Implementation and Improvement

Risk Management

Regulatory Compliance

Stakeholder Management



# COLLECTION ANALYST

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Collection Analyst is responsible for analyzing data related to debt collection processes, providing insights into trends, and assessing the effectiveness of collection strategies. This role involves working closely with the Collection Manager and risk management teams to ensure that data-driven decisions are made to mitigate risks and improve recovery rates. The Collection Analyst also ensures that all analysis and reporting activities are compliant with regulatory standards and organizational policies.

### Key tasks

Analyze collection data to identify trends and areas for improvement in the collection process.
Collaborate with the Collection Manager to evaluate the effectiveness of current collection strategies and recommend improvements.
Generate reports on collection performance and provide insights to support strategic decision-making.
Identify and flag high-risk accounts that require further attention or legal action.
Liaise with internal teams, such as risk management and legal, to ensure that collection analysis aligns with broader organizational goals.
Support the review and enhancement of collection systems to improve data tracking and reporting.
Use data analytics tools to forecast collection outcomes and assess the likelihood of recovery from delinquent accounts.

### Core skills

### Level

Communication	Intermediate
Critical Thinking	Intermediate
Numeracy	Intermediate
Planning and Organizing	Intermediate
Problem Solving	Intermediate

### Technical skills

Compliance Reporting
Continuous Improvement Management
Data Visualization and Reporting
Data Collection and Analysis
Monitoring and Surveillance
Risk Management
Regulatory Compliance
Scenario Planning and Analysis
Stakeholder Management
Technology Application in Collections



# COLLECTION MANAGER

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Collection Manager is responsible for overseeing the collection processes within the financial services sector, ensuring timely debt recovery while adhering to regulatory and compliance requirements. This role involves managing a team of collection officers, developing and implementing strategies to improve collection efficiency, and ensuring alignment with organizational risk and compliance policies. The Collection Manager also liaises with all relevant teams to mitigate risks associated with delinquent accounts.

### Key tasks

- Collaborate with all relevant teams to ensure that collection activities comply with organizational policies and external regulations.
- Develop and implement training programs for the collections team to ensure compliance with industry standards.
- Identify and mitigate risks associated with debt collection, including legal and regulatory risks.
- Lead efforts to recover delinquent debts, including negotiating repayment plans and coordinating legal action if necessary.
- Manage the day-to-day operations of the collections team, ensuring productivity and performance targets are met.
- Monitor collection performance metrics and report on Key Performance Indicators (KPIs) to senior management.
- Oversee the execution of collection strategies and ensure alignment with regulatory and compliance requirements.
- Oversee the review and revision of collection policies and procedures to improve collection processes and compliance.

### Core skills

### Level

Communication	Advanced
Critical Thinking	Advanced
Collaboration and Teamwork	Advanced
Numeracy	Advanced
Planning and Organizing	Advanced
Problem Solving	Advanced

### Technical skills

Compliance Reporting
Contract and Legal Advisory
Data Collection and Analysis
Debt Collection Management
Negotiation and Conflict Resolution
People Management
Policy Implementation and Revision
Regulatory Compliance
Risk Management
Stakeholder Management



# HEAD OF CREDIT AND RISK MANAGEMENT

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **This role is a CBB controlled function – the job requirements and qualifications are required to comply with the CBB Rulebooks.**

## Job Description

The Head of Credit and Risk Management manage all risk exposure activities arising from the daily activities of the organisation, which may include Credit Risk, Liquidity & Market Risk and Operational Risk amongst others. They oversee the development and implementation of organisations Risk Management Framework (RMF), including the continuous development and strengthening of risk management awareness of all staff and enhancement of risk management systems, policies, procedures processes, quantitative models and reports as required. The Head of Credit and Risk Management ensure the organisations risk management capabilities are sufficient and effective to fully support its strategic objectives and all its risk-taking activities. They support the Board of Directors and the Risk and Compliance Committees when needed in its engagement with and supervision of the development of the organisations risk strategy, Risk Appetite Statement ('RAS') and for translating the risk appetite into a risk limits structure.

### Key tasks

- Engage in monitoring performance relative to risk taking and risk limit adherence. Uses, or works with, Data Analysts to identify and improve systems of risk analysis and monitoring.
- Ensure that business lines have appropriate processes in place to effectively identify, measure, monitor, control and report on the risk profile relative to established risk limits on a continual basis.
- Lead the communication with internal and external stakeholders about risk appetite to help embed appropriate risk-taking into the Financial Institution's risk culture.
- Manage internal and external relationships and represent the organisation in all business matters related to risk management function and ensure business continuity plan and recovery strategy are in place and all organisation's functions are fully aware of business continuity policies and procedures.
- Oversee the overall processes of Stress Testing, Internal Capital Adequacy Assessment Plan (ICAAP) and International Financial Reporting Standard (IFRS 9).
- Participate in key decision-making process related to strategic planning, capital and liquidity planning, new product development and compensation design.
- Recommend risk policies for board approval and ensure its implementation for optimum efficiency, as well as ensure the operationalisation of risk within all business areas.

### Core skills

### Level

Critical thinking	Advanced
Communication	Intermediate

### Technical skills

Business Continuity Planning and Disaster Recovery
Business Risk Assessment



Collaboration and Teamwork	Advanced
Planning and Organising	Intermediate
Problem Solving	Advanced

Change Management
Corporate Governance
Crisis Management
Data Collection and Analysis
Data Storytelling and Visualisation
Legal Knowledge
Operational Risk Management
Policy Implementation and Revision
Risk and Compliance Reporting
Risk Appetite and Goals Setting
Scenario Planning and Analysis
Stakeholder Management
Standard Operating Procedures
Strategy Planning
Technology Application



# COMPLIANCE ANALYST

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Compliance Analyst maintains the execution of controls, compliance checks and compliance processes. They perform tasks according to organisations policies and procedures to ensure regulatory compliance and escalate issues to the management when needed. They assist in keeping compliance processes updated and conduct research to prepare materials for compliance reporting to the regulator and the management. The Compliance Analyst also supports implementation of any new regulations and in training internal stakeholder of changes or modifications to existing regulations. They implement internal control guidelines in accordance with the requirements of the regulators and the processes of the organisation

### Key tasks

Collaborates across the team to support the organisations overall compliance approach.
Coordinates with internal stakeholders to facilitate the execution of compliance reviews, audits and regulatory examination of those reviews.
Distribute compliance related memos and communications.
Documents and assists in preparing compliance assessment and compliance monitoring.
Educate internal stakeholders on the changes in internal controls and the regulatory control requirements.
Support the testing and implementation of Risk and Compliance frameworks in accordance with organisations policies and regulators requirements.

### Core skills

### Level

Adaptability	Intermediate
Critical Thinking	Advanced
Collaboration and Teamwork	Intermediate
Problem Solving	Intermediate

### Technical skills

Compliance Mindset
Data Collection and Analysis
Monitoring and Surveillance
Regulatory Compliance
Research and Information Synthesis
Risk and Compliance Reporting
Risk Management
Stakeholder Management



# COMPLIANCE MANAGER/ OFFICER

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Compliance Manager manage all compliance related activities and inquiries within the organisation. They communicate and collaborate with the regulator and the stakeholders to ensure all compliance controls are in place and are continuously updated to keep up with the changes in regulatory compliance requirements. Compliance Mangers develop strategies and frameworks to reflect the changes in regulatory requirements and standards. They monitor their organisation's risk assessment and controls and provide wide analysis of risks on those controls. They assess any compliance gaps and report on them. Compliance Managers act as an interface between the organisation and the Central Bank of Bahrain (CBB) as the regulatory body, by providing guidance to the relevant team on how the implementation of the controls should be.

### Key tasks

Communicate updates and reports on compliance issues in regulatory requirements to senior management and Board of Directors.
Conduct periodic reviews and assessments to ensure compliance is implemented across all business unities.
Conduct regular trainings and knowledge sharing sessions to internal stakeholders regarding the compliance activities.
Maintain internal control policies and frameworks and ensure controls are in compliance with the regulatory requirements and organisation's risk models.
Manage effective action plans against gaps in controls and report on any discrepancies by taking the necessary actions and ensure that the remedial plans to address compliance breaches are developed by senior management.
Manage the organisations' relationship with the regulator by continuously updating the documentation required by the regulator.

### Core skills

### Level

Adaptability	Intermediate
Critical Thinking	Advanced
Collaboration and Teamwork	Intermediate
Problem Solving	Intermediate

### Technical skills

Change Management
Compliance Mindset
Continuous Improvement Management
Corporate Governance
Data Collection and Analysis
Policy Implementation and Revision
Regulatory and Legal Advisory
Regulatory Compliance
Risk and Compliance Reporting
Risk Management
Scenario Planning and Analysis
Stakeholder Management
Strategy Planning





# FINANCIAL CRIME ANALYST (DMLRO)

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **This role is a CBB controlled function – the job requirements and qualifications are required to comply with the CBB Rulebooks.**

## Job Description

The Financial Crime Analyst execute financial crime compliance activities in accordance with the established controls set by the organisation and the Central Bank of Bahrain (CBB). They support the implementation of those controls and collaborate with all stakeholders to ensure continuous monitoring of all transactions and taking necessary corrective actions when needed. They support the development of annual reports required to be submitted to Central Bank of Bahrain (CBB).

### Key tasks

Implement processes and controls to ensure all business units in the organisation comply with Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) regulations.
Inform and update internal stakeholder with new regulations regarding Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT).
Maintain comprehensive records of high-risk clients and promptly notify both the Money Laundering Reporting Officer (MLRO) and management of any suspicious activities detected.
Prepare compliance reports for management review before submitting them to the regulator.
Use financial crime models and data analytical tools to identify expected financial crimes.

Core skills	Level
Critical Thinking	Intermediate
Communication	Intermediate
Collaboration and Teamwork	Intermediate
Digital Literacy	Intermediate
Problem Solving	Intermediate

Technical skills
Compliance Mindset
Customer Acceptance Checking and Onboarding
Data Analytics
Data Collection and Analysis
Data Storytelling and Visualisation
Monitoring and Surveillance
Policy Implementation and Revision
Regulatory and Legal Advisory
Regulatory Compliance
Risk and Compliance Reporting
Risk Management
Stakeholder Management



# FINANCIAL CRIME MANAGER (MLRO)

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **This role is a CBB controlled function – the job requirements and qualifications are required to comply with the CBB Rulebooks.**

## Job Description

The Financial Crime Managers lead the implementation of organisation's compliance policies and procedures to manage risk exposure and address financial crimes. They monitor the organisations regulatory compliance with Anti Money Laundering (AML) law and other applicable Anti-Money Laundering/Combating The Financing of Terrorism (AML/CFT) legislations and regulations. They act as the main point of contact in the organisation to report on any suspicious transactions from the financial intelligence unit, the The Bermuda Monetary Authority (BMA) and other concerned bodies regarding Anti-Money Laundering/Combating The Financing of Terrorism (AML/CFT).

### Key tasks

- Communicate any changes in Anti-Money Laundering/Combating The Financing of Terrorism (AML/CFT) regulations to internal stakeholders and ensures they are aware of the changes and that they are reflected on organisations risk frameworks.
- Create awareness within the organisation regarding all Anti-Money Laundering/Combating The Financing of Terrorism (AML/CFT) regulations and ensure the staff has continues training and update.
- Establish and maintains organisations Anti-Money Laundering/Combating The Financing of Terrorism (AML/CFT) policies and procedure and ensures the organisation complies with all relevant laws and regulations.
- Identify, analyse and monitor customer accounts and obtain all information about AML and identify strategies to implement.
- Monitor organisations day to day transactions to ensure compliance and to report on any suspicious transactions.
- Produce and maintain all annual review reports related to compliance with Anti-Money Laundering/Combating The Financing of Terrorism (AML/CFT) regulations to be sent to CBB.

### Core skills

#### Level

Critical Thinking	Advanced
Communication	Advanced
Digital Literacy	Intermediate
Problem Solving	Advanced

### Technical skills

Compliance Mindset
Customer Acceptance Checking and Onboarding
Data Analytics
Data Collection and Analysis
Data Storytelling and Visualisation
Monitoring and Surveillance
Policy Implementation and Revision
Regulatory and Legal Advisory
Regulatory Compliance
Risk and Compliance Reporting
Risk Management
Scenario Planning and Analysis
Stakeholder Management
Strategy Planning
Technology Application



# HEAD OF COMPLIANCE

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **This role is a CBB controlled function – the job requirements and qualifications are required to comply with the CBB Rulebooks.**

## Job Description

The Head of Compliance is responsible for initiating and developing the organization's compliance policies and frameworks. They drive monitoring and assurance activities across both central compliance and financial crime compliance areas to prevent cases of fraud, misconduct and/or compliance breaches. They maintain oversight of the implementation and maintenance of compliance initiatives covering people, processes and platforms while providing guidance and advisory on compliance matters to the organization.

### Key tasks

Develop policies, frameworks, and procedures based on findings from risk assessment evaluation and regulatory requirements to ensure organizational compliance.
Direct the execution of corrective actions to address compliance breaches and control deficiencies.
Lead investigations into compliance breaches.
Lead the development of the organization's compliance strategies.
Oversee alignment of the organization's people, processes, and platforms to compliance policies.
Oversee the conduct of compliance and regulatory risk assessments.
Provide advice and guidance on compliance matters to senior management.
Provide regular reports on organizational compliance status to internal and/or external stakeholders.

### Core skills

#### Level

Adaptability	Advanced
Critical Thinking	Advanced
Collaboration and Teamwork	Advanced
Initiative	Intermediate
Problem Solving	Advanced

### Technical skills

Budgeting
Change Management
Compliance Mindset
Corporate Governance
Data Analysis
Monitoring and Surveillance
Policy Implementation and Revision
Regulatory and Legal Advisory
Regulatory Compliance
Risk and Compliance Reporting
Risk Management
Stakeholder Management



# SHARI'A AUDIT ANALYST

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Shari'a Audit Analysts support the implementation of Shari'a auditing processes following the Accounting and Auditing Organization for Islamic Finance Institutions (AAOIFI) standards. The Shari'a Audit Analysts monitor and audit operational practices and procedures in compliance with the Shari'a law. They also ensure organisational wide alignment to the Shari'a compliance guidelines and supports the monitoring of these by identifying potential misalignment and risk of non-compliance. This job also requires a high focus on risk-based auditing processes as a whole across the organisation and supports the overall organisation wide risk management system.

### Key tasks

Apply knowledge of Islamic Finance and Shari'a principles to support the development of the Sharia audit reports and strategies with department's manager for review and recommendation.
Apply knowledge of regulatory, audit and risk, monitor and assess Shari'a risks using risk-based audit methodology.
Assess, examines, analyses and evaluates the procedures and processes done by each unit in the organisation and assure the compliance to the Islamic Finance Shari'a policies and procedures.
Develop his/her knowledge regarding banking, finance, and shari'a, to ensure reviews and observations are relevant to current standards/guidelines.
Prepare an audit program for each shari'a audit assignment, which should be reviewed and approved by the Head of Shari'a Audit.
Prepares and present reports to senior management
Support the organisational wide knowledge of Islamic Finance and Shari'a principles through knowledge sharing and training.
Understand, supports and complies with the policies and guidelines completed by either internal or external Shari'a Compliance or Sharia'a Auditors.
Use knowledge of Islamic Finance and Shari'a principles to mitigate risk by providing solutions and recommendations for risks on non-compliance identified.

### Core skills

### Level

Critical Thinking	Advanced
Communication	Basic
Problem Solving	Advanced
Planning and Organising	Intermediate

### Technical skills

Arabic Language
Data Collection and Analysis
Knowledge of Sharia Financial Transactions and Principles
Regulatory Risk Assessment
Risk Analytics
Risk and Compliance Reporting



# HEAD OF SHARI'A AUDIT

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **This role is a CBB controlled function – the job requirements and qualifications are required to comply with the CBB Rulebooks.**

## Job Description

The Head of Shari'a Audit is responsible to the Shari'a Supervisory Board (SSB) for assessing and monitoring the level of compliance in following Shari'a principles, the Shari'a Supervisory Board Fatawa, guidelines; Shari'a related regulations, resolutions and directives issued by the CBB, Shari'a standards issued by Accounting and Auditing Organization for Islamic Finance Institutions (AAOIFI). They are also responsible for ensuring the institutions compliance to the Shari'a related policies and procedures of the Bahraini Islamic bank licensee. This role is also in charge of providing directions and recommendations to be followed by the team.

This role is relevant for all Wholesale and Retail Islamic Banks and Islamic Insurance companies.

### Key tasks

Assess the department's structure and resources and determine whether the available resources are sufficient to accomplish all of the department's objectives.
Continuous professional development and keeping track of emerging topics in the Islamic Finance field and monitor the resolution of outstanding audit issues, and report the overall status to the Shari'a Board
Create an agile unit/function that can rapidly adjust itself to continue providing assurance in the organisation's risk-critical areas
Design, implement and supervise the Islamic Sharia Audit Strategy and ensure alignment with the organisation's objectives, mission, and vision
Oversee the execution of the auditing process and assess its effectiveness when it comes to its adherence to the audit strategy
Prepare a risk-based audit plan, to cover all auditable areas, and allocate appropriate resources based on the risk profile of the area being audited.
Review risk-based audit reports, providing recommendations for enhancement, and presenting them to the Shari'a Supervisory Board
Review the audit program, risk assessment, audit working papers, audit observations, and audit evidence for each audit assignment conducted, to ensure full coverage of the audit scope, and that all reported observations are valid and supported by evidence.
Review the Bank's financials, and ensure they are prepared in accordance with AAOIFI standards.

### Core skills

### Level

Critical Thinking	Advanced
Communication	Intermediate
Collaboration and Teamwork	Intermediate
Planning and Organising	Advanced
Problem Solving	Advanced

### Technical skills

Arabic Language
Compliance Mindset
Data Collection and Analysis
Knowledge of Sharia Financial Transactions and Principles
Monitoring and Surveillance



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Regulatory Compliance
Research and Information Synthesis
Risk and Compliance Reporting
Risk Management
Stakeholder Management
Strategic Planning
Technical Writing



# SHARI'A COMPLIANCE ANALYST

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Shari'a Compliance Analyst role is part of the CBB function for Shari'a Implementation and Coordination. As support to the Shari'a Officer, this guarantee that all business processes and organisational activities follow Shari'a law. The Shari'a Compliance Analysts develop internal policies and guidelines that meet the Accounting and Auditing Organization for Islamic Finance Institutions (AAOIFI) standards for Islamic finance principles for implementation across the organisation.

### Key tasks

- |  |
|--|
| Assist customers or clients in any matters related to Shari'a law  |
| Assist the management in employing the Fatawas and rulings of the Shari'a Board in the day to day activities   |
| Create documentation related to Islamic Sharia rules for each department to be used as a guideline and ensure they are understandable and updated prior to the audit examination by the Shari'a audit team |
| Monitor and reviews all financial transactions, business activities and practices to avoid any violations  |
| Work closely with the product development team to provide input regarding Shari'a compliance   |

### Core skills

### Level

Critical Thinking	Advanced
Communication	Advanced
Collaboration and Team Work	Intermediate
Planning and Organising	Intermediate

### Technical skills

Arabic Language
Compliance Mindset
Data Collection and Analysis
Knowledge of Sharia Financial Transactions and Principles
Monitoring and Surveillance
Regulatory Compliance
Research and Information Synthesis
Risk and Compliance Reporting
Risk Management



# SHARI'A COMPLIANCE OFFICER (IMPLEMENTATION AND COORDINATION)

Sector: **Financial Services**

Job Family: **Risk and Compliance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **This role is a CBB controlled function – the job requirements and qualifications are required to comply with the CBB Rulebooks.**

## Job Description

The Shari'a Compliance Officers role comes under the Central Bank of Bahrain (CBB) mandated function of 'Shari'a Coordination and Implementation'. The Shari'a Officers head the Shari'a Coordination and Implementation compliance related materials, policies, guidelines, and rules. Following the Accounting and Auditing Organization for Islamic Finance Institutions Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) standards, this role ensures the alignment of Shari'a policies to ensure compliance and the management of risk of non-compliance in accordance with the CBB rules. The Shari'a Officers lead the engagement with the whole organisation to ensure compliance guidelines are adhered to. They design and develop the product to assist the Shari'a Supervisory Board (SSB) in the issuance of Shari'a pronouncements, resolutions, Fatawas, guidelines and instructions about products and services offered. This role is relevant for all Wholesale and Retail Islamic Banks and Islamic Insurance companies.

### Key tasks

- Apply knowledge of Islamic Finance and Sharia's principles to lead and manage the development of the Sharia compliance reports and strategy and present it to the Shari'a Supervisory Board (SSB)
- Lead on the training and support for both their Team and the whole organisation to build knowledge of Islamic Finance and Shari'a principles through knowledge sharing and training
- Support the department with the development and implementation of Shari'a compliance strategy and related Policies and guidelines
- Support the oversight of the Shari'a compliance process and engagement across the organisation
- Use knowledge of Islamic Finance and Shari'a principles to mitigate risk by providing solutions and recommendations for risks on non-compliance identified

### Core skills

#### Level

Communication	Advanced
Collaboration and Teamwork	Intermediate
Critical Thinking	Intermediate
Planning and organising	Intermediate

### Technical skills

Arabic Language
Compliance Mindset
Data Collection and Analysis
Knowledge of Sharia Financial Transactions and Principles
Monitoring and Surveillance
Regulatory Compliance
Research and Information Synthesis
Risk and Compliance Reporting
Risk Management
Stakeholder Management





# INNOVATION AND PROCESS EXCELLENCE MANAGER

Sector: **Financial Services**

Job Family: **Digital and Data Analytics**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Innovation and Process Excellence Managers direct the continuous improvement of operational processes and developments across the organisation. They review the feasibility of proposals presented by the analysis team, design creative ideas, and approve enhancements plans. The Innovation and Process Excellence Managers apply project management skills to support the implementation of innovations and new products or changes. After implementation, they lead on the monitoring and return of investment analysis. The Innovation and Process Excellence Managers regularly monitor the market changes, emerging technologies, and apply analytics to internal and external data to support innovation, product development, and change decisions.

### Key tasks

Analyse internal and external data for organisation wide improvement planning.
Apply an understanding commercial principles, operational frameworks, and processes to business improvement planning in line with organisational strategy.
Create reports on plans and progress and present them to senior stakeholders.
Design monitoring frameworks for innovations, new products, and process projects to identify progress and Return on Investment.
Maintain responsibility for documentation of processes and innovation that are in line with internal regulatory requirements for risk assessment.
Manage the feasibility and implementation of process redesign and/or innovation plans and new products.
Manage the organisational wide awareness and training of innovations, products or process changes.
Manage the process analysis and redesign plans with the relevant business units.

### Core skills

### Level

Adaptability	Intermediate
Communication	Intermediate
Critical Thinking	Intermediate
Digital Literacy	Intermediate
Planning and Organizing	Advanced

### Technical skills

Benchmarking
Business Environment Analysis
Business Operation Development
Business Performance Management
Change Management
Continuous Improvement Management
Contract and Vendor Management
Data Analysis
Disruption Management
Innovation Management
Mergers and Acquisitions Management
Networking



Project Management
Report Writing



# BUSINESS PROCESS IMPROVEMENT ANALYST

Sector: **Financial Services**

Job Family: **Digital and Data Analytics**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Business Process Improvement Analysts improve the operations of the organisation. By applying principles of business process reengineering, they work with business units to analyse, redesign, and improve current processes to create efficiency and better customer experience. They support the improvements of policy, procedure and process aligned to business strategy and in response to external and/or internal change. They work with other business units to collect ideas, challenges and solve problems relating to business improvement. They support the implementation of changes and monitor them for performance and return on investment.

### Key tasks

Apply monitoring principles and principles of process analysis to map processes and identify root cause ensuring efficiency of process.

Collect and analyse baseline data on process efficiency.

Design new process and solutions to enhance customer experience and productivity and lead awareness sessions and training to communicate changed business processes and enhance the culture of continuous improvement.

Ensure documentation of processes is in line with internal regulatory requirements for risk assessment.

Redesign processes in accordance with business unit operational framework.

Understand commercial principles, operational frameworks, and processes.

Core skills	Level
Collaboration and Teamwork	Intermediate
Communication	Basic
Critical Thinking	Intermediate
Digital Literacy	Intermediate
Initiative	Intermediate
Planning and Organizing	Basic

Technical skills
Benchmarking
Business Environment Analysis
Business Performance Management
Business Process Re-Engineering
Business Requirements Mapping
Change Management
Continuous Improvement Management
Data Analytics and Computational Modelling
Data Mining and Modelling
Information Technology Application Support, And Monitoring
Regulatory Compliance
Technology Application



# DATA ANALYST

Sector: **Financial Services**

Job Family: **Digital and Data Analytics**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Data Analysts gather, source, import, validate, clean, analyse and communicate data from various sources to address business requirements and support decision making. They work with the business units to build the analytical tools to allow deeper insights for product development, customer experience and to leverage business opportunities. Working with the needs of business units, the Data Analysts design reporting and visualising approaches to communicate data.

### Key tasks

- Apply advanced techniques data cleansing and data mining for analytical use.
- Apply command line tools, data infrastructure tools such as cloud platforms, big data frameworks and machine learning tools.
- Collect, validate, model and analyse data using programming languages such as Python, R, SQL, Power BI etc.
- Communicate with other business units to ensure meeting business requirements.
- Create algorithms and predictive models for future business insights.
- Prepare analysed data for visualization and reporting in a manner that communicates to a wide audience of stakeholders through graphs, charts, diagrams etc.
- Translate business needs into data models and data analysing systems for deeper data insights.

Core skills	Level
Communication	Intermediate
Critical Thinking	Advanced
Digital Literacy	Intermediate
Problem Solving	Intermediate

Technical skills
Data Analytical Tools (such as Python, R, SQL, Power BI etc.)
Data Collection and Analysis
Data Governance
Data Mining and Modelling
Data Presentation
Data Storytelling and Visualization
Emerging Technology Synthesis
Platform Integration
Programming and Coding
Querying and Transforming
Software Configuration



# DATA ENGINEER

Sector: **Financial Services**

Job Family: **Digital and Data Analytics**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Data Engineers work for organizations with complex data needs. They apply advanced programming skills to design processes that convert raw data from different sources into meaningful data, ready for analysis. The conversion process includes collecting, cleansing, real-time processing and analysis of information in a continuous manner, using different sources of programming languages and coding systems. They design the organizations optimal solutions to data collection, processing and warehousing. They are the designer of the organizations data architecture to manage big datasets, based on an in depth understanding of business process and operations model in line with the organization strategy and task objectives.

### Key tasks

Apply complex statistics and mathematical models to large data sets to prepare data for easier analytical and operational use.

Create advanced algorithms and predictive models for future business insights.

Design and build organisational data architecture to bring together information from different sources.

Integrate, cleanse, and consolidate data to improve accessibility in accordance with business needs.

Lead on applying command line tools, data infrastructure tools such as cloud platforms, big data frameworks and machine learning tools.

Support big data projects such as working with distributed systems and data bases.

Support complex data integration into data architecture and ensures data security.

Use advanced knowledge of various programming languages to engineer and manage big data.

### Core skills

### Level

Communication	Intermediate
Critical Thinking	Advanced
Digital Literacy	Advanced
Initiative	Intermediate
Numeracy	Advanced
Problem Solving	Advanced

### Technical skills

Cybersecurity Policy Adherence
Data Analysis and Computational Modelling
Data Collection and Analysis
Emerging Technology Synthesis
Machine Learning
Platform Integration
Programming and Coding
Software Configuration
Statistics and Quantitative Methods



# DATA SCIENTIST

Sector: **Financial Services**

Job Family: **Digital and Data Analytics**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Data Scientists apply scientific methods to perform data analysis using structured and unstructured data sets. They apply statistical tools to the data in the full data analysis cycle using sophisticated algorithms to reach business driven decision. The Data Scientists assure data collected from different sources are consistent, accurate, cleaned, well analysed, and warehoused. They oversee the integration and preparation of large unstructured datasets and business models and ensure the architecture for processing data is appropriate. The Data Scientists engage with other department managers to identify data tasks plans, objectives, and solutions. They utilize a commercial understanding of the application of data to ensure data outputs add business value.

### Key tasks

Apply complex programming queries to mine and analyse big data.
Apply statistical and visualising techniques to identify business insights.
Create advanced algorithms, machine learning and artificial intelligence and predictive models for future business insights using historical patterns.
Define appropriate data architecture to solve business problems.
Develop plans and systems for data analysis using coding languages such as Python, R, SQL etc.
Lead on applying command line tools, data infrastructure tools such as cloud platforms, big data frameworks and machine learning tools.
Lead the preparation of analysed data for visualization and reporting in a manner that communicates to a senior stakeholders through graphs, charts, diagrams etc.
Provide internal and external stakeholders with useful recommendation based on sophisticated data analysis.

### Core skills

### Level

Communication	Intermediate
Critical Thinking	Advanced
Digital Literacy	Advanced
Initiative	Advanced
Numeracy	Advanced
Problem Solving	Advanced

### Technical skills

Algorithmic Research and Analysis
Artificial Intelligence, Large Language Models and Machine Learning
Data Analysis and Computational Modelling
Data Collection and Analysis
Data Mining and Modelling
Data Storytelling and Visualization
Emerging Technology Synthesis
Forecasting Tools
Platform Integration
Programming and Coding
Querying and Transforming



# DIGITAL TRANSFORMATION ANALYST

Sector: **Financial Services**

Job Family: **Digital and Data Analytics**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Digital Transformation Analysts identify and focus on the organization's gaps and apply new digital solutions to enhance the technical performance of the organisation and improve the business model. The Digital Transformation Analysts are updated with the latest trends and digital practices and understands how these could compliment their organization to add business value.

### Key tasks

Analyze new technological opportunities and provide ideas on the best technical practices that can be used for the organization.
Collaborate and analyse different departments and units to have a clear idea of their requirements and objectives to identify potential for digital transformation solutions.
Collect data and develop reports to submit to relevant departments.
Create opportunities for new sources of revenue through digital enhancements.
Deliver business and project needs to the technical department for execution and to monitor their performance.
Remain constantly updated with new technologies and awareness of automation, big data, cloud services, or blockchain.
Use communication skills to sell new ideas, influence others and manage change.

### Core skills

### Level

Adaptability	Advanced
Communication	Basic
Critical Thinking	Intermediate
Digital Literacy	Advanced
Initiative	intermediate
Planning and Organizing	Basic

### Technical skills

Benchmarking
Business Continuity
Business Environment Analysis
Business Needs Analysis
Data Collection and Analysis
Emerging Technology Synthesis
Harmonising IT and Business
Market Research and Analysis
Product Design and Development
Programming and Coding
Standard Operating Procedures Development
Technology Applications



# DIGITAL TRANSFORMATION MANAGER

Sector: **Financial Services**

Job Family: **Digital and Data Analytics**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Digital Transformation Managers lead the research into the potential options to embed digital solutions into the business units. They support business units in forward thinking digital solutions that align to the organization's strategy. The Digital Transformation Managers monitor digital transformation projects for implementation effectiveness and return on investment. They collate reports and present them to senior management in the organisation.

### Key tasks

Assist the organization in leveraging the technology that adds value to the day-to-day operations of the organisation.

Deliver business and project needs to technical department for execution and to monitor their performance.

Direct the departments in delivering the required digital solutions and create new business.

Influence and convince decision makers on the new possible digital solutions that can be utilised.

Integrate information, business needs, and stakeholder requirements to make informed decisions and provide digital recommendations.

Measure the risks and advantages of the proposed digital solutions and ensure readiness of resources.

### Core skills

#### Level

Collaboration and Teamwork	Advanced
Communication	Intermediate
Digital Literacy	Advanced
Planning and Organizing	Intermediate
Problem Solving	Advanced

### Technical skills

Benchmarking
Business Environment Analysis
Business Needs Analysis
Business Planning
Change Management
Continuous Improvement Management
Data Collection and Analysis
Emerging Technology Synthesis
Information Technology Application Support and Monitoring
Market Research and Analysis
Product Design and Development
Programming and Coding
Scenario Planning and Analysis
Standard Operating Procedures Development
Technology Applications





# HEAD OF DATA ANALYTICS

Sector: **Financial Services**

Job Family: **Digital and Data Analytics**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **This role is a CBB controlled function – the job requirements and qualifications are required to comply with the CBB Rulebooks.**

## Job Description

The Head of Data Analytics controls the overall data sourcing and utilisation of data in line with business value creation and data driven vision. They cooperate with other departments to assure data relevancy and credibility and lead the strategic planning of all the organizations data needs. As a key role in supporting innovation, the Head of Data Analytics assures to achieve maximum utilization of data analysis outcomes through advance visualisation, exploration of new opportunities, innovations and ventures leading to strategic solutions.

### Key tasks

Approve process, policies, procedures, and manuals to assure best practices are implemented in line with the business strategies.
Control data sourcing, quality and storage of data and assure best use of data analysis within the organisation.
Draw connections between data, business solutions, commercial requirements and commercial value to lead a data driven culture in the organisation.
Liaise with other stakeholders to ensure data driven decision are taken.
Present strategic data insights to executive stakeholders through graphs, charts, diagrams etc.
Provide innovative solutions to business challenges and identify opportunities in the market. Also, using correlations between data analysis and business objectives.
Understand the organization's strategy and the best use of data analysis towards achieving innovative solutions.

### Core skills

### Level

Communication	Advanced
Critical Thinking	Advanced
Digital Literacy	Intermediate
Initiative	Advanced
Planning and Organizing	Advanced

### Technical skills

Algorithmic Research and Analysis
Artificial Intelligence, Large Language Models and Machine Learning
Data Analysis and Computational Modelling
Data Collection and Analysis
Data Governance
Data Mining and Modelling
Data Storytelling and Visualization
Emerging Technology Synthesis
Platform Integration
Programming and Coding
Querying and Transforming
Risk Management
Software Configuration
Stakeholder Management
Strategic Planning



# HEAD OF DIGITAL TRANSFORMATION

Sector: **Financial Services**

Job Family: **Digital and Data Analytics**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **This role is a CBB controlled function – the job requirements and qualifications are required to comply with the CBB Rulebooks.**

## Job Description

The Head of Digital Transformation directs and oversees the processes of the department and leading the way to implement digital transformation across the organization. They manage a team running a variety of digital transformation projects and is responsible for successful implementation. The Head of Digital Transformation provides strategic direction for the executive team on the digital agenda and is responsible for effectively communicating digital complexity to executive team for decision making.

### Key tasks

Coordinate with other department heads to run a digital transformation journey and identify opportunities for growth.
Ensure the execution of up-to-date technologies that will fit with the organisation's strategic goals with a focus of driving revenue.
Influence and convince decision makers on the new possible digital solutions that can be utilised.
Lead the digital transformation to the executive team and across the organisation.
Lead the organisations digital strategy and implementation.
Prepare and report digital transformation updates to the executive team.
Set and communicate the vision and the value proposition of digital transformation across the organisation.

### Core skills

### Level

Collaboration and Teamwork	Advanced
Communication	Advanced
Critical Thinking	Advanced
Digital Literacy	Advanced
Initiative	Advanced
Planning and Organizing	Advanced

### Technical skills

Business Needs Analysis
Business Planning
Continues Improvement Management
Data Collection and Analysis
Emerging Technology and Synthesis
Information Technology Application Support and Monitoring
Market Research and Analysis
Product Design and Development
Quality Assurance
Scenario Planning and Analysis
Standard Operating Procedure Development
Technology Application
User Experience Design



# HEAD OF INNOVATION AND PROCESS EXCELLENCE

Sector: **Financial Services**

Job Family: **Digital and Data Analytics**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **This role is a CBB controlled function – the job requirements and qualifications are required to comply with the CBB Rulebooks.**

## Job Description

The Head of Innovation and Process Excellence develops the innovation and process excellence strategy of the organisation. They champion innovation and continuous improvement across the organization and recommend innovation using market research, new products or improvement plans to the executive team. They ensure innovation and process improvements are well positioned in the organization with policies, procedures and frameworks. As the key representative of change, they lead implementation and change brought by innovation, new products or processes optimisation across the organisation.

### Key tasks

Champion innovation and process excellence throughout the organisation through effective project management and communication.

Direct business process re-engineering projects.

Ensure alignment of risk management protocols across all department projects.

Ensure the effectiveness of organisational wide awareness and training of innovations, products, or process changes.

Implement the process redesign and/or innovation plans.

Lead the department monitoring frameworks for innovations, new products, and process projects to identify progress and Return on Investment.

Lead on innovation and continuous improvement planning aligned to organisational strategy.

Represent the department in reporting to the executive team and external stakeholders.

### Core skills

### Level

Building Inclusivity	Intermediate
Communication	Advanced
Digital Literacy	Intermediate
Problem Solving	Advanced

### Technical skills

Benchmarking
Business Environment Analysis
Business Operation Development
Business Performance Management
Business Performance Re-Engineering
Change Management
Emerging Technology Synthesis
Information Technology Application Support Monitoring
Innovation Management
Networking
Operational Risk Management
Product Management
Regulatory Compliance



# INNOVATION ANALYST

Sector: **Financial Services**

Job Family: **Digital and Data Analytics**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Innovation Analysts understand the nature of the business, customer needs, products and services to provide innovative ideas and solutions that enhance business processes and products. The Innovation Analyst interacts with all departments in the organisation to better understand business processes, collect ideas, design solutions and plan implementation. They explain product concepts to relevant stakeholder and conduct training whenever is needed to align an understanding of new processes and/or products.

### Key tasks

Apply principles of innovation development, prototyping and testing to organisational innovation.
Assist managing innovation developments throughout the innovation cycle.
Conduct awareness sessions and training for staff to explain the concepts and the solutions proposed.
Identify required expertise to support the innovation process.
Monitor solutions reliability and return on investment.
Research new trends, emerging practices/products and anticipate potential clients and organisation needs.
Support the design of new products, products redesigning or developing process and solutions using relevant softwares.
Understand commercial principles, business philosophy, strategy, and process.

### Core skills

### Level

Adaptability	Basic
Collaboration and Teamwork	Basic
Communication	Intermediate
Critical Thinking	Intermediate
Digital Literacy	Basic
Initiative	Intermediate

### Technical skills

Business Environment Analysis
Business Opportunities Development
Emerging Technologies Synthesis
Innovation Management
Learning and Development
Market Research and Analysis
Product Design
Software Analysis
Systems/Regression Testing



# FINANCIAL ASSET ANALYST

Sector: **Financial Services**

Job Family: **Trading and Asset Management**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

Financial Asset Analysts support the Financial Asset Manager in managing clients' portfolios by conducting data analysis and providing actionable recommendations, to enhance clients position and mitigate risks. The Financial Asset Analysts assist in executing financial and operational analysis including forecasting and modeling. They process applicants' documents, liaise with back-office operation to ensure compliance with regularity requirements. They provide technical support to clients by addressing inquiries and offering relevant information.

### Key tasks

Achieve assigned objectives including sales targets through effective support and analysis.
Analyse financial and market data to provide instant and accurate reports to the Financial Asset Manager.
Conduct Know Your Customer (KYC) procedures and ensure adherence to all regulatory requirements and banking laws.
Continuously gather and analyse market data to ensure clients portfolio are aligned to the current market conditions.
Process transaction documents and coordinate with back-office operations to ensure timely execution.
Respond to customers' inquiries, resolve issues effectively and guide clients to appropriate channels or resources
Suggest product enhancement recommendations to financial products based on through data analysis.

### Core skills

#### Level

Communication	Basic
Critical Thinking	Basic
Digital Literacy	Basic
Numeracy	Basic
Planning and Organizing	Basic

### Technical skills

Behavioural Finance
Business Environment Analysis
Environment, Social and Governance Compliance (ESG)
Financial Securities Acumen
Market Research and Analysis
Portfolio Management
Regulatory Compliance
Risk Assessment and Management



# FINANCIAL ASSET MANAGER

Sector: **Financial Services**

Job Family: **Trading and Asset Management**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Financial Asset Managers manage clients' investments portfolios by aligning asset allocations with their financial goals, risk tolerance and investment preferences. They construct diversified portfolio across various asset classes, including equities, fixed income securities, commodities, precious metals and real estate. They provide expert advice to clients on potential investment opportunities and cautions against unsuitable options utilizing comprehensive market analysis to mitigate risk and optimize returns.

### Key tasks

- Address client inquiries and deliver tailored advice and recommendations on asset investment that align with their objectives and desired outcomes.
- Collaborate closely with sales relationship management and marketing teams to communicate investment strategies and departmental capabilities, ensuring a unified approach when engaging potential clients.
- Continuously analyze and research market trends to provide clients with relevant updates and insights into their investment portfolio.
- Evaluate and understand clients' financial goals and risk tolerance to inform investment strategies.
- Overseas client portfolio, conduct regular reviews to assess performance, manage risks and ensure alignment with client's financial objectives.

Core skills	Level
Critical Thinking	Intermediate
Communication	Intermediate
Planning and Organizing	Intermediate
Collaboration and Teamwork	Intermediate
Problem Solving	Intermediate

Technical skills
Attribution Analysis
Business Environment Analysis
Client Investment Suitability
Data Storytelling and Visualization
Environment, Social and Governance Compliance (ESG)
Market Profiling
Market Specialization
Portfolio Management
Risk Assessment and Management
Stakeholder Management



# TRADER

Sector: **Financial Services**

Job Family: **Trading and Asset Management**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Traders execute trades across various financial instruments, including equities, fixed income securities, money market instrument, foreign exchange and commodities, within assigned risks and capital limits to achieve targeted profitability. They develop and implement trading strategies and techniques to enhance profitability and manage risk effectively for the organization. Traders continuously monitor market conditions and adjust trading positions proactively to optimize the organization portfolio performance. They leverage market research and data analytics to identify emerging opportunities and anticipate market movement, ensuring alignment with profit targets and regulatory compliance.

Key tasks
Achieve assigned profit targets through the execution of successful trading strategies
Analyze market data to identify future opportunities and threats, informing trading activities
Apply in-depth knowledge of various financial instruments such as equities, fixed incomes, cash equivalents, derivatives, commodities, foreign exchange, cryptocurrencies and alternative investments to inform investment decisions.
Buy and sell financial instruments in the market, ensuring that the best interests of the organization are achieved
Developed buying and selling strategies that include setting limits and implementing risk mitigation procedures
Manage the organization liquidity position, ensuring compliance with internal policies, local regulatory requirements, payment system and routine liquidity needs.
Monitor the organization portfolio responding properly effectively to market change

Core skills	Level
Adaptability	Intermediate
Communication	Intermediate
Critical Thinking	Intermediate
Digital Literacy	Intermediate
Planning and Organizing	Intermediate

Technical skills
Block Trading
Client Investment Suitability
Data Analysis and Computational Modelling
Electronic Trading System Management
Emerging Technology Synthesis
Environment, Social and Governance Compliance (ESG)
Financial Analysis
Market Research and Analysis
Pre/Post Risk and Capital Management
Qualitative and Quantitative Analysis
Standard Operating and Procedure
Trade Management
Trade Monitoring
Trade Processing, Fund Settlement and Treasury Transaction Processing



# QUANTITATIVE TRADER

Sector: **Financial Services**

Job Family: **Trading and Asset Management**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Quantitative Trader design, develop, implement and refine quantitative trading models and algorithmic trading systems across various asset classes, utilizing strong programming skills and languages such as C++, Java and Python. The Quantitative Trader leverages mathematical and statistical techniques to model and predict market behaviors, identifying potential opportunities and risks. They execute trades based on these algorithms, manage assigned portfolios to achieve profit target, and occasionally interact with clients to address inquiries related to trading strategies and performance.

### Key tasks

- Achieve assigned profit targets through the implementation of successful quantitative trading strategies.
- Analyze market data to identify future opportunities or threats utilizing programming languages such as Python, C++, or similar.
- Buy and sell financial instruments in the markets, ensuring that the best interests of both the organization and clients are achieved.
- Develop trading strategies using algorithmic and financial modelling techniques.
- Monitor client and organizational portfolios using advanced systems, responding promptly and efficiently to market changes.
- Respond to client orders in a timely and accurate manner, maintaining high standards of client services.

### Core skills

#### Level

Critical Thinking	Advanced
Digital Literacy	Advanced
Initiative	Intermediate
Numeracy	Advanced
Problem Solving	Advanced

### Technical skills

Block Trading
Data Analytics and Computational Modelling
Data Collection and Analysis
Data Mining and Big Data Modelling
Electronic Trading System Management
Emerging Technology Synthesis
Environment, Social and Governance Compliance (ESG)
Market Research and Analysis
Pre/Post Risk and Capital Management
Price Verification and Process Analysis
Regulatory Compliance
Standard Operating and Procedure
Trade Management
Trade Monitoring





# EXECUTION TRADER

Sector: **Financial Services**

Job Family: **Trading and Asset Management**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Execution Trader ensures the accuracy and efficiency of executing market orders on behalf of a diverse client's base, including institutional and retail clients. They support the trading desk by managing trade flows and contributing to market liquidity through market – making activities when applicable. Execution Traders ensure adherence to regulatory standards and risk management policies. They maintain direct communication with clients, promptly addressing their trading requirements and providing updates on order status. They utilize electronic trading platforms, monitor market conditions, and ensure the best execution practices

### Key tasks

Achieve assigned profit target through the execution of successful effective trading strategies.
Analyse market data to identify potential opportunities or threats informing trading decisions.
Assist in developing, buying and selling strategies including setting limits and implementing risk mitigation procedures.
Buy and sell financial instruments in the market, ensuring the best interest of both the organisation and clients are served.
Execute a high volume of daily investment orders accurately and in compliance with regulatory requirements.
Manage and monitor clients and bank portfolios, responding promptly and efficiently to market changes.
Respond to client's orders in a timely and accurate manner, maintaining high levels of client satisfaction
Utilize comprehensive knowledge of various financial instruments such as equities, fixed income, derivatives, commodities, foreign exchange, cryptocurrencies and alternative investments in executing trades.

### Core skills

### Level

Adaptability	Intermediate
Communication	Intermediate
Critical Thinking	Intermediate
Digital Literacy	Intermediate
Numeracy	Intermediate

### Technical skills

Block Trading
Client Investment Suitability
Customer Acceptance Checking and On Boarding
Electronic Trading System Management
Emerging Technology Synthesis
Market Liquidity and Counterparty Matching
Market Research and Analysis
Price Verification and Process Analysis
Trade Processing, Fund Settlement and Treasury Transaction Processing
Trading Management



# HEAD OF TRADING / HEAD OF ASSET MANAGEMENT

Sector: **Financial Services**

Job Family: **Trading and Asset Management**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **This role is a CBB controlled function – the job requirements and qualifications are required to comply with the CBB Rulebooks.**

## Job Description

The Head of Trading / Head of Asset Management develop and oversee the organization's overall investment and trading strategies, operational frameworks and risk management policies. They set the risk and the trading limits, formulate risk mitigation, hedge strategies and ensure the profitability and compliance of trading and assets management activities. They monitor all trading operations from order initiation to settlement. They interact with high-net-worth clients, provide strategic advice and manage their portfolios, leverage extensive market knowledge and data analysis. Ensuring all transactions comply with internal policies, client mandates and regularity requirements.

### Key tasks

Analyze market data and portfolio position to provide strategic directions to clients and the trading team.
Build and maintain strong relationships with major clients, ensuring all clients are served within the agreed Key Performance Indicators.
Define trading risk, set limits, and develop hedging strategies and risk mitigation measures.
Develop comprehensive trading and sales strategies, policies, procedures, and operational frameworks.
Distribute profit target among team members and lead the team to achieve growth in client portfolios.
Ensure all trading activities meet compliance and regulatory requirements.
Oversee the full trade cycle, approving high-value transaction and obtaining exceptions where necessary.

### Core skills

#### Level

Collaboration and Teamwork	Advanced
Communication	Advanced
Critical Thinking	Advanced
Initiative	Advanced
Planning and Organizing	Advanced

### Technical skills

Block Trading
Client Investment Suitability
Data Analytics and Computational Modelling
Electronic Trading System Management
Emerging Technology Synthesis
Environment, Social and Governance Compliance (ESG)
Financial Analysis
Market Liquidity and Counterparty Matching
Market Research and Analysis
Pre / Post Risk and Capital Management
Price Verification and Profit Analysis
Qualitative and Quantitative Analysis



Regulatory Compliance
Standard Operating and Procedure
Trade Monitoring
Trade Processing, Fund Settlement and Treasury Transaction Processing
Trade Management



# UNDERWRITING ADMINISTRATOR

Sector: **Financial Services**

Job Family: **Medical and Life Insurance / Reinsurance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Underwriting Administrator supports the underwriting process by handling administrative tasks, ensuring that accurate information is processed, and maintaining records related to policy underwriting. This role involves working closely with the Underwriting Officer to assist in risk assessments, the preparation of policy documentation, and coordination between different stakeholders such as clients and insurance agents. The Underwriting Administrator plays a key role in ensuring the smooth flow of information within the underwriting department, and ensures that all required documentation is accurately maintained.

### Key tasks

Assist the Underwriting Officer in gathering and verifying client information required for risk assessments.
Communicate with insurance agents, brokers, and clients to ensure smooth and timely processing of insurance applications.
Ensure that all underwriting activities adhere to internal guidelines and external regulations, updating records as necessary.
Maintain accurate records of underwriting decisions and policy documentation in internal systems.
Manage documentation related to renewals, endorsements, and cancellations of insurance policies.
Perform preliminary assessments of insurance applications to check for completeness and accuracy before review by the Underwriting Officer.
Prepare and manage policy documents, ensuring that all necessary information is included and compliant with regulatory and company standards.
Support the Underwriting Officer in analysing claims history and relevant data to assist in the underwriting decision-making process.

### Core skills

### Level

Adaptability	Basic
Collaboration and Teamwork	Basic
Communication	Basic
Critical Thinking	Basic
Numeracy	Basic

### Technical skills

Claims History Analysis
Client and Stakeholder Communication
Data Entry and Record Keeping
Document Management Systems
Insurance Policy Documentation
Regulatory Compliance
Risk Assessment Support
Workflow Coordination and Administration



# UNDERWRITING OFFICER

Sector: **Financial Services**

Job Family: **Medical and Life Insurance / Reinsurance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Underwriting Officer reviews and evaluates insurance applications and provides the suitable premium or rates that fit with the client and risks to be insured. They analyze data given to define the risk when creating insurance policies and ensure that those policies are aligned to the corporation's underwriting standards and guidelines.

### Key tasks

Calculate possible risk in order to determine a premium while taking into consideration company's underwriting policies and criteria in regard to pricing.
Generate underwriting reports addressed to higher management
Liaise with actuaries to further understand the risk and provide best underwriting decisions.
Prepare and assist with account renewals whilst assessing profitability and negotiating competitive terms with the clients.
Provide recommendation and advice to the client for the available insurance plans.
Review and evaluate insurance application provided by the clients.

Core skills	Level
Adaptability	Intermediate
Collaboration and Teamwork	Basic
Communication	Basic
Critical Thinking	Intermediate
Numeracy	Intermediate

Technical skills
Business Negotiation
Data Collection and Analysis
Ethical Culture
Regulatory Compliance
Underwriting Processes
Underwriting Profitability and Efficiency Management



# HEAD OF UNDERWRITING

Sector: **Financial Services**

Job Family: **Medical and Life Insurance / Reinsurance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Head of Underwriting oversees and manages the underwriting department on a strategic level and reports regularly to the CEO and Board of Directors. This includes product development, monitoring insurance trends, setting and adhering to financial budgets and profitability, setting high level underwriting guidelines to be adhered to by the department, and negotiate competitive reinsurance terms. The Head of Underwriting may resolve complex cases when referred to by the underwriting team when key strategic clients are involved.

### Key tasks

Ensure collaboration with other teams such as actuaries, assessors and surveyors to further understand the risk and provide best underwriting decisions.

Monitor the procedures implemented and ensure they are meeting the company's underwriting policies and procedures.

Oversee the teams implementation process of applications, risk assessments, renewals and final approvals or rejections.

Provide budget requirements of the department and ensure adherence to target KPIs through frequent reviews and report progress to the CEO & Board of Directors with actions plans and recommendations.

Review high level reports provided by various functions such as the Underwriting Manager & Officers, the Actuaries, the finance department highlighting key indicators of departmental performance.

### Core skills

#### Level

Collaboration and Teamwork	Advanced
Communication	Advanced
Critical Thinking	Advanced
Numeracy	Advanced
Problem Solving	Advanced

### Technical skills

Business Environment Analysis
Business Negotiation
Business Performance Management
Continues Improvement Management
Contract and Vendor Management
Ethical Culture
People Performance Management
Policy Implementation and Revision
Quality Assurance
Regulatory Compliance
Underwriting Processrs
Underwriting Profitability and Efficiency Management



# CLAIMS OFFICER

Sector: **Financial Services**

Job Family: **Medical and Life Insurance / Reinsurance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

Claims Officers administrate the day-to-day functions of the claims departments. They investigate the assessment of insurance claims, claims data processing, and customer interactions. The Claims Officers manage the claims functions ensuring adherence to the organization's policies and procedures. They measure and investigate issues and escalate the complex issues to line managers.

### Key tasks

- Review and assess claims to verify their validity by conducting a thorough investigation and determining coverage in line with the corresponding policies.
- Negotiate fair settlement of claims to the stakeholders according to company policy and procedure.
- Process the claims transactions accurately in accordance with confidentiality and regulatory requirements.
- Provide excellent customer service to stakeholders through clear and transparent communication.
- Compile detailed claims reports to management highlighting trends and performance indicators at various levels.
- Identify and Investigate potential fraudulent claims.

### Core skills

### Level

Collaboration and Teamwork	Basic
Communication	Basic
Critical Thinking	Intermediate
Empathy	Intermediate
Numeracy	Intermediate

### Technical skills

- Business Negotiation
- Data Collection and Analysis
- Data Governance
- Ethical Culture
- Fraud Risk Management
- Insurance Claims Handling
- Regulatory Compliance
- Risk Management
- Technical Report Writing



# HEAD OF CLAIMS

Sector: **Financial Services**

Job Family: **Medical and Life Insurance / Reinsurance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Head of Claims directs the operations of the insurance claims department and ensures that requirements regarding operations, finance and services are met. They set the overall claim policies of the company complying with the regulations of the government and the Central Bank of Bahrain and they provide directions and recommendations to be followed by the team.

Key tasks
Direct and contribute to the claims department strategy and ensure the alignment with the organization's objectives.
Manage the budget of the claims department and ensure cost efficiency, including monitoring the reserves and settlement expenses.
Manage the escalated complaints from key strategic customers and take the required action depending on the case.
Review and analyse the operational reports provided by the department to develop strategies for improvement where necessary and present it to the board of directors.
Ensure efficient departmental claims processing and services through the use of technology and best practices.
Review and approve complex claims, ensuring accurate and fair treatment.
Ensure continuous training and development for the claims team to enhance their knowledge

Core skills	Level
Collaboration and Teamwork	Advanced
Communication	Advanced
Critical Thinking	Advanced
Numeracy	Advanced
Problem Solving	Advanced

Technical skills
Business Negotiation
Continues Improvement Management
Contract and Vendor Management
Corporate Governance
Customer Experience Management
Data Collection and Analysis
Data Governance
Emerging Technology and Synthesis
Ethical Culture
Fraud Risk Management
Insurance Claims Handling
People Performance Management
Risk Management





# UNDERWRITING ADMINISTRATOR

Sector: **Financial Services**

Job Family: **Technical and Motor Insurance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Underwriting Administrator supports the underwriting process by handling administrative tasks, ensuring that accurate information is processed, and maintaining records related to policy underwriting. This role involves working closely with the Underwriting Officer to assist in risk assessments, the preparation of policy documentation, and coordination between different stakeholders such as clients and insurance agents. The Underwriting Administrator plays a key role in ensuring the smooth flow of information within the underwriting department, and ensures that all required documentation is accurately maintained.

### Key tasks

Assist the Underwriting Officer in gathering and verifying client information required for risk assessments.
Prepare and manage policy documents, ensuring that all necessary information is included and compliant with regulatory and company standards.
Maintain accurate records of underwriting decisions and policy documentation in internal systems.
Communicate with insurance agents, brokers, and clients to ensure smooth and timely processing of insurance applications.
Perform preliminary assessments of insurance applications to check for completeness and accuracy before review by the Underwriting Officer.
Manage documentation related to renewals, endorsements, and cancellations of insurance policies.
Support the Underwriting Officer in analyzing claims history and relevant data to assist in the underwriting decision-making process.
Ensure that all underwriting activities adhere to internal guidelines and external regulations, updating records as necessary.

### Core skills

#### Level

Adaptability	Basic
Collaboration and Teamwork	Basic
Communication	Basic
Critical Thinking	Basic
Numeracy	Basic

### Technical skills

Insurance Policy Documentation
Risk Assessment Support
Data Entry and Record Keeping
Regulatory Compliance
Client and Stakeholder Communication
Claims History Analysis
Motor Insurance Processes
Technical Insurance Processes
Document Management Systems
Workflow Coordination and Administration



# UNDERWRITING OFFICER

Sector: **Financial Services**

Job Family: **Technical and Motor Insurance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Underwriting Officers review and evaluate insurance applications and provide the suitable premium or rates that fit with the client and risks to be insured. They also analyze data given to define the risk when creating insurance policies and ensure that those policies are aligned to the corporation's underwriting standards and guidelines.

### Key tasks

Review and evaluate insurance application provided by the clients.
Calculate possible risk in order to determine a premium while taking into consideration company's underwriting policies and criteria in regards to pricing.
Provide recommendation and advice to the client for the available insurance plans.
Liaise with actuaries, assessors and surveyors to further understand the risk and provide best underwriting decisions.
Generate underwriting reports addressed to higher management and update the client application form when necessary.
Prepare and assist with account renewals whilst assessing profitability and negotiating competitive terms with the clients.

### Core skills

### Level

Adaptability	Intermediate
Collaboration and Teamwork	Basic
Communication	Basic
Critical Thinking	Intermediate
Numeracy	Intermediate

### Technical skills

Business Negotiation
Data Collection and Analysis
Ethical Culture
Regulatory Compliance
Underwriting Processes
Underwriting Profitability and Efficiency Management



# HEAD OF UNDERWRITING

Sector: **Financial Services**

Job Family: **Technical and Motor Insurance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Head of Underwriting oversees and manages the underwriting department on a strategic level and reports regularly to the CEO and Board of Directors. This includes product development, monitoring insurance trends, setting and adhering to financial budgets and profitability, setting high level underwriting guidelines to be adhered to by the department, and negotiate competitive reinsurance terms.

Key tasks
Ensure collaboration with other teams such as actuaries, assessors and surveyors to further understand the risk and provide best underwriting decisions.
Monitor the procedures implemented and ensure they are meeting the companies' underwriting policies and procedures.
Oversee the teams implementation process of applications, risk assessments, renewals and final approvals or rejections.
Provide budget requirements of the department and ensure adherence to target Key Performance Indicators through frequent reviews and report progress to the CEO & Board of Directors with actions plans and recommendations.
Review high level reports provided by various functions such as the Underwriting Manager & Officers, the Actuaries, the finance department highlighting key indicators of departmental performance.

Core skills	Level
Collaboration and Teamwork	Advanced
Communication	Advanced
Critical Thinking	Advanced
Numeracy	Advanced
Problem Solving	Advanced

Technical skills
Business Environment Analysis
Business Negotiation
Business Performance Management
Continues Improvement Management
Contract and Vendor Management
People Performance Management
Policy Implementation and Revision
Quality Assurance
Regulatory Compliance
Underwriting processes
Underwriting Profitability and Efficiency Management



# CLAIMS OFFICER

Sector: **Financial Services**

Job Family: **Technical and Motor Insurance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

Claims Officers administrate the day-to-day functions of the claims departments. They investigate the assessment of insurance claims, claims data processing, and customer interactions. The Claims Officers manage the claims functions ensuring adherence to the organization's policies and procedures. They measure and investigate issues and escalate the complex issues to line managers.

### Key tasks

- Review and assess claims to verify their validity by conducting a thorough investigation and determining coverage in line with the corresponding policies.
- Negotiate fair settlement of claims to the stakeholders according to company policy and procedure.
- Process the claims transactions accurately in accordance with confidentiality and regulatory requirements.
- Provide excellent customer service to stakeholders through clear and transparent communication.
- Compile detailed claims reports to management highlighting trends and performance indicators at various levels.
- Identify and Investigate potential fraudulent claims.

### Core skills

### Level

Collaboration and Teamwork	Basic
Communication	Basic
Critical Thinking	Intermediate
Empathy	Intermediate
Numeracy	Intermediate

### Technical skills

- Business Negotiation
- Data Collection and Analysis
- Data Governance
- Ethical Culture
- Fraud Risk Management
- Insurance Claims Handling
- Regulatory Compliance
- Risk Management
- Technical Report Writing



# SURVEYORS

Sector: **Financial Services**

Job Family: **Technical and Motor Insurance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

Surveyors, sometimes known as Loss Adjustors, investigate and inspect claims to establish the causes of loss/damage and determine the value of related liability that can be covered under the insurance policy. Based on their examinations, surveyors submit reports of findings and recommendations with regards to loss assessment. They also provide recommendations with required improvements to the insurance policies in order to minimize risks and losses within defined services standard and ensure that these are carried out in the most effective manner within the framework and procedures set by the company.

### Key tasks

Communicate proactively with parties of concern on the decision and findings related to the incident.
Determine whether the estimated liability value can be covered under the insurance policy of the related asset.
Examine and inspect the claim and collect evidence to determine causes of the damage.
Provide estimates on the value of the damage/loss based on assessment.
Provide recommendations of required improvements to the insurance policies in order to reduce risks and minimize losses.
Submit reports to the insurance company describing the incident and highlighting the estimated claim value.

### Core skills

### Level

Adaptability	Intermediate
Collaboration and Teamwork	Basic
Communication	Basic
Critical Thinking	Intermediate
Problem Solving	Intermediate

### Technical skills

Assets Valuation
Business Negotiation
Claims Investigation
Data Collection and Analysis
Data Governance
Ethical Culture
Fraud Risk Management
Insurance Claims Handling
Regulatory Compliance
Technical Report Writing



# TOTAL LOSS / SALVAGE OFFICER

Sector: **Financial Services**

Job Family: **Technical and Motor Insurance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

Total Loss / Salvage Officers processes total loss claim requests and transactions as per the company's policies and procedures. They assist surveyors in investigating and inspecting claims to establish the causes of loss/damage and determine the value of related liability that can be covered under the insurance policy. Total Loss / Salvage Officers assist in submitting reports of findings and recommendations with regards to loss assessment. They also provide recommendations with required improvements to the insurance policies in order to minimize risks and losses

### Key tasks

- Assist in determining whether the estimated liability value can be covered under the insurance policy of the related asset.
- Assist in preparing and submitting reports to the insurance company describing the incident and highlighting the estimated claim value.
- Assist superiors in reviewing the claims outstanding periodically and ensure that adequate reserves are maintained and also the same is in line with the reserve recommended in the reports.
- Communicate proactively with individuals of concern on the decision and findings related to the incident.
- Follow up all recovery claims including their reconciliation with other insurance companies.
- Record and process all claims transactions.

### Core skills

#### Level

Adaptability	Intermediate
Collaboration and Teamwork	Basic
Communication	Basic
Critical Thinking	Intermediate
Problem Solving	Intermediate

### Technical skills

Assets Valuation

Business Negotiation

Claims Investigation

Data Collection and Analysis

Data Governance

Ethical Culture

Insurance Claims Handling

Regulatory Compliance

Technical Report Writing



# HEAD OF CLAIMS

Sector: **Financial Services**

Job Family: **Technical and Motor Insurance**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **N/A**

## Job Description

The Head of Claims directs the operations of the insurance claims department and ensuring that requirements regarding operations, finance and services are met. They set the overall claim policies of the company complying with the regulations of the government and the Central Bank of Bahrain.

### Key tasks

Direct and contribute to the claims department strategy and ensure the alignment with the organization's objectives.
Manage the budget of claims the department and ensure cost efficiency, including monitoring the reserves and settlement expenses.
Manage the escalated complaints from key strategic customers and take the required action depending on the case.
Review and analyse the operational reports provided by the claims department to develop strategies for improvement where necessary and present it to the board.
Ensure efficient departmental claims processing and services through the use of technology and best practices.
Review and approve complex claims, ensuring accurate and fair treatment.
Ensure continuous training and development for the claims team to enhance their knowledge

### Core skills

### Level

Collaboration and Teamwork	Advanced
Communication	Advanced
Critical Thinking	Advanced
Numeracy	Advanced
Problem Solving	Advanced

### Technical skills

Business Negotiation
Continues Improvement Management
Contract and Vendor Management
Corporate Governance
Customer Experience Management
Data Collection and Analysis
Data Governance
Emerging Technology and Synthesis
Ethical Culture
Fraud Risk Management
Insurance Claims Handling
People Performance Management



# BROKERS RELATIONSHIP OFFICER

Sector: **Financial Services**

Job Family: **Business Development and Actuarial**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Brokers Relationship Officers work closely with sales, implementation, and technology teams to manage the relationships with brokers in support of their respective client accounts. They connect the internal departments and the brokers that are served. They build and maintain close coordination with brokers and conducting pre – post sales activities such as client presentations, product awareness sessions, meetings, liaising with underwriting services, brokers, relationship managers, mortgage product team, endorsements, and claim queries.

### Key tasks

Assist with business activities, provide support in all phases of brokers relationship building to instil broker and customer confidence.
Determine broker's particular needs and expectations. Handle brokers inquiries at first contact where possible, escalate, and resolve areas of concern raised by brokers. Solve their issues in a timely manner to provide a premium customer/ brokers service.
Establish brokers base, maintain relationship with brokers, internal departments, clients. Assist in submitting and negotiating quotations with the brokers in coordination with the technical team.
Generate customer and broker loyalty through maintaining a strong knowledge of key products and services to maintain a sustainable relationship.
Prepare and conduct broker and customer product training material for clients and providers.
Submit various reports including broker production budget, and other related financial reports in a comprehensive and timely manner to the head of sales and marketing.

Core skills	Level
Adaptability	Intermediate
Collaboration and Teamwork	Advanced
Communication	Intermediate
Planning and Organizing	Intermediate
Problem Solving	Intermediate

Technical skills
Account Management
Business Performance Management
Business Process Re-Engineering
Business Negotiation
Ethical Culture
Partnership Management
Product Advisory
Quality Assurance
Technology Applications





# BUSINESS DEVELOPMENT OFFICER

Sector: **Financial Services**

Job Family: **Business Development and Actuarial**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Business Development Officer is responsible for identifying new business opportunities and fostering relationships with clients, brokers, and health providers. This role involves researching market trends, generating leads, and working closely with the Head of Business Development to implement strategies that drive revenue growth. The Business Development Officer is key in expanding the company's market presence and maintaining strong relationships with stakeholders.

### Key tasks

Assist in negotiating contracts and agreements with brokers, health providers, and Third-Party Administrators.
Attend industry events, conferences, and networking opportunities to enhance the company's market presence.
Collaborate with the product and marketing teams to align business development efforts with new and existing products.
Develop and maintain relationships with brokers, clients, and other key stakeholders to drive business growth.
Generate leads and follow up on potential business opportunities, presenting the company's products and services.
Identify new business opportunities and prospects by conducting market research and analysis.
Prepare and present business development reports, including market insights and performance metrics, to senior management.
Support the Head of Business Development in implementing business development strategies across various channels.

### Core skills

### Level

Building Inclusivity	Intermediate
Communication	Advanced
Critical Thinking	Advanced
Initiative	Intermediate
Literacy	Intermediate

### Technical skills

Business Development Reporting
Client Engagement
Contract Management
Insurance Market Trends
Lead Generation and Prospecting
Market Research and Analysis
Product Knowledge
Relationship Management
Sales and Negotiation
Stakeholder Communication



# HEAD OF BUSINESS DEVELOPMENT

Sector: **Financial Services**

Job Family: **Business Development and Actuarial**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Head of Business Development oversees the strategic direction and growth of the business development team, ensuring that key partnerships and client relationships are cultivated to drive revenue and market share. This role is responsible for managing a team that includes Third-Party Administrator, Relationship Officers, Health Providers Relationship Officers, Brokers Relationship Officers, and Business Development Officers. The Head of Business Development works closely with senior management to align business strategies with market opportunities and to foster long-term relationships with key stakeholders in the insurance industry.

### Key tasks

Collaborate with marketing, underwriting, and actuarial teams to ensure the development and launch of competitive insurance products.
Develop and execute business development strategies that align with company goals and industry trends.
Identify new business opportunities, partnerships, and market expansions to enhance the company's market presence.
Lead and manage relationships with Third-Party Administrators (TPA), health providers, brokers, and key clients to drive business growth.
Lead negotiations with key partners and stakeholders, ensuring positive outcomes that contribute to business growth.
Monitor competitor activities and market trends, adjusting strategies as needed to stay competitive.
Oversee the performance of the business development team, including Relationship Officers and Business Development Officers, ensuring alignment with business goals.
Report on business development performance, market insights, and opportunities to the executive management team.

### Core skills

#### Level

Building Inclusivity	Advanced
Critical Thinking	Advanced
Initiative	Advanced
Literacy	Advanced
Planning and Organizing	Advanced

### Technical skills

Data-Driven Decision Making
Insurance Product Knowledge
Market Research and Competitive Analysis
Negotiation and Contract Management
Partnership and Network Development
Regulatory and Compliance
Sales and Revenue Growth Strategies
Stakeholder and Relationship Management
Strategic Business Development



# HEALTH PROVIDERS RELATIONSHIP OFFICER

Sector: **Financial Services**

Job Family: **Business Development and Actuarial**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Health Providers Relationship Officer is the contact persons between Third Party Administrator and Health providers. They build a wide network of providers, set up the service level agreement with each provider at the best terms possible for the interest of the risk carries "Insurance company", ensuring that tariffs list for services offered at each contracted provider is mapped on Third Party Administrator's system, monitoring the provider's practices under insurance contracts and act as deemed necessary, categorize the providers in different networks according to their prices and service offered.

### Key tasks

- Assist the clients and the health providers, and respond to their enquiries in anything related to policies, rates, changes, referrals, eligibility.
- Implement account management tools to record and save all data required related to the providers.
- Perform monitoring and data analysis to identify and evaluate key metrics.
- Provide orientation sessions to the clients (health providers) regarding the available products, service offerings and policies within the organization.
- Review the providers contracts and the submitted claims, and ensure that they are paid in an accurate and timely manner.

### Core skills

#### Level

Building Inclusivity	Intermediate
Communication	Intermediate
Literacy	Intermediate
Problem Solving	Intermediate

### Technical skills

Account Management
Business Needs Analysis
Business Opportunities Development
Customer Experience Management
Customer Relationship Management
Ethical Culture
Market Profiling
Product Advisory
Quality Assurance
Sales Strategy
Service Challenges
Stakeholder Management
Standard Operating Procedures



# THIRD PARTY ADMINISTRATOR RELATIONSHIP OFFICER

Sector: **Financial Services**

Job Family: **Business Development and Actuarial**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

Third Party Administrator Relationship Officer oversee the process used by the Third Party Administrator (TPA) in terms of claims processing management, hotline management, programs and systems used as well as maintaining customer engagement. The TPA Relationship Officer provide standards and protocols to be followed by the third-party administrator when interacting with insurance companies and insured members.

### Key tasks

Ensure alignment of industry laws and regulations for all the processes and practices implemented by the Third Party Administrator along with approved procurement policies, standards, processes, and controls.

Manage various of third-party relationships to moderate or eliminate risks that can affect the organization's objectives or distort organization's image.

Receive complaints, issues, or any difficulties while administrating the claim settlement to the policy holders and work on resolving it in a timely manner.

View and verify the products and services provided by the Third Party Administrator to the customers and certify strategic fit.

### Core skills

#### Level

Collaboration and Teamwork	Advanced
Communication	Advanced
Literacy	Intermediate
Problem Solving	Intermediate

### Technical skills

Account Management

Business Needs Analysis

Business Opportunities Development

Customer Experience Management

Customer Relationship Management

Ethical Culture

Market Profiling

People Performance Management

Product Advisory

Quality Assurance

Stakeholder Management

Standard Operating Procedures



# ACTUARIAL ANALYST

Sector: **Financial Services**

Job Family: **Business Development and Actuarial**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Actuary Analysts collect and analyse market data to determine suitable insurance pricing and propose plans to develop new products. They also analyse the market to understand potential risks and propose mitigation methods to control it. Actuary Analysts follow up on existing products and assure products implementation are in line with the organisation strategy and within the approved risk policy.

### Key tasks

Analyze and manage in-force data.
Analyze risks regarding existing or new product.
Assist with the setting of valuation assumptions for different products.
Collect and analyse market data to develop new insurance products in line with organisation strategy.
Define cost and price for new products.
Follow up existing product performance and assure all transactions are in line with organisation plan and strategy.
Preparation of modelling for valuation process and valuation reports.
Report high risk cases to management with suitable risk mitigation recommendations.

### Core skills

### Level

Collaboration and Teamwork	Intermediate
Communication	Intermediate
Critical Thinking	Intermediate
Digital Literacy	Intermediate
Numeracy	Intermediate

### Technical skills

Data Analytics and Computational Modelling
Data Collection and Analysis
Data Mining and Modelling
Ethical Culture
Financial Modelling
Regulatory Compliance
Risk Analytics
Stakeholder Management
Valuation



# ACTUARY

Sector: **Financial Services**

Job Family: **Business Development and Actuarial**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **This role is a CBB controlled function – the job requirements and qualifications are required to comply with the CBB Rulebooks.**

## Job Description

The Actuary analyzes the actuarial data and models, to ensure that all risk assessments, product pricing, and reserve calculations align with corporate objectives. They are responsible for supervising the actuarial team, ensuring the adequacy of valuation models and pricing assumptions.

### Key tasks

Collaborate with senior management to align actuarial insights with corporate strategy.
Ensure compliance with regulatory standards in actuarial practices and financial reporting.
Oversee the development of reserve calculations and ensure adequacy of financial reserves.
Review actuarial valuations and ensure consistency in assumptions across business units.
Supervise actuarial analyses for product pricing, liability calculations, and risk mitigation strategies.
Supervise and mentor junior actuarial staff, including Actuarial Analysts and other Actuarial staff.

### Core skills

### Level

Adaptability	Intermediate
Collaboration and Teamwork	Intermediate
Communication	Intermediate
Critical Thinking	Intermediate
Problem Solving	Intermediate

### Technical skills

Actuarial Modelling
Economic and Scenario Modelling
Financial Reserve Calculations
Presentation and Communication of Actuarial Findings
Regulatory Compliance
Risk and Liability Assessment
Statutory and Regulatory Reporting
Strategic Financial Planning



# CORPORATE ACTUARY

Sector: **Financial Services**

Job Family: **Business Development and Actuarial**

Regulator: **Central Bank of Bahrain**

Licensing Requirements: **This role is a CBB controlled function – the job requirements and qualifications are required to comply with the CBB Rulebooks.**

## Job Description

The Corporate Actuary oversees the actuarial function at a strategic level, ensuring that all risk assessments, product pricing, and reserve calculations align with corporate objectives. They are responsible for guiding the actuarial team, ensuring regulatory compliance, and providing insights that help the company manage its long-term financial health.

### Key tasks

- Collaborate with senior management to align actuarial insights with corporate strategy.
- Development of internal model, supported by suitable documentation and adequate control setting.
- Ensure compliance with regulatory standards in actuarial practices and financial reporting.
- Lead the development of actuarial models to ensure accurate risk assessments across insurance products.
- Manage and mentor junior actuarial staff, including Actuarial Analysts and Actuaries.
- Oversee the development of reserve calculations and ensure adequacy of financial reserves.
- Present actuarial findings to executive leadership and the board to inform decision-making.
- Review actuarial valuations and ensure consistency in assumptions across business units.
- Supervise actuarial analyses for product pricing, liability calculations, and risk mitigation strategies.

### Core skills

#### Level

Adaptability	Advanced
Collaboration and Teamwork	Advanced
Communication	Advanced
Critical Thinking	Advanced
Problem Solving	Advanced

### Technical skills

Advanced Actuarial Modelling
Economic and Scenario Modelling
Financial Reserve Calculations
Presentation and Communication of Actuarial Findings
Regulatory Compliance
Risk and Liability Assessment
Risk Management Strategies
Statutory and Regulatory Reporting
Strategic Financial Planning



# HEAD OF PRODUCT AND PRICING

Sector: **Financial Services**

Job Family: **Business Development and Actuarial**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Head of Product and Pricing is responsible for leading the development and management of insurance products, ensuring that products are priced competitively while maintaining profitability. This role involves overseeing pricing strategies, monitoring product performance, and ensuring that products align with both market trends and regulatory requirements.

### Key tasks

Collaborate with the actuarial team to ensure accurate pricing models and risk assessments.
Conduct market research to identify trends and opportunities for new insurance products.
Ensure that all product pricing adheres to regulatory requirements and company policies.
Lead the pricing strategy for all insurance products, ensuring a balance between profitability and competitiveness.
Lead the product development process from concept to launch, ensuring alignment with business goals.
Manage and mentor the product and pricing team, driving continuous improvement in product innovation and pricing strategies.
Monitor product performance and adjust pricing strategies based on performance data and market conditions.
Provide regular reports to senior management on product performance and profitability.

### Core skills

#### Level

Communication	Advanced
Critical Thinking	Advanced
Initiative	Advanced
Planning and Organizing	Intermediate
Problem Solving	Advanced

### Technical skills

Competitive Benchmarking
Insurance Product Development
Market Research
Product Performance Analytics
Product Pricing
Profitability Analysis
Regulatory Compliance
Risk-Based Pricing Models
Strategic Product Development





# PRODUCT AND PRICING OFFICER

Sector: **Financial Services**

Job Family: **Business Development and Actuarial**

Regulator: **N/A**

Licensing Requirements: **N/A**

## Job Description

The Product and Pricing Officers determines the appropriate pricing for the company's products in response to the market research conducted, the analysis and the actuarial studies, by using innovative data analysis tools in order to provide accurate pricing. They set strategies to be used when conducting the pricing models and ensure the alignment with the company's standards and regulations.

### Key tasks

- Address any concerns or recommendations by the team regarding pricing suggestions.
- Conduct market research to compare product prices with the competitors and analyse the pricing data with the industry standards.
- Develop pricing strategies, taking into consideration previous sales, competitors' prices and company's regulations to ensure achievement of required financial result.
- Perform quantitative and qualitative research to ensure that the pricing that has been put are accurate.
- Work closely with the sales department to enquire customer feedback on the pricing of products and work upon it to develop efficient pricing strategies.

Core skills	Level
Adaptability	Intermediate
Collaboration and Teamwork	Intermediate
Critical Thinking	Advanced
Initiative	Intermediate
Problem Solving	Advanced

Technical skills
Business Performance Management
Business Requirement Mapping
Business Risk Assessment
Corporate Governance
Data Analytics and Counselling Modelling
Data Mining and Modelling
Ethical Culture
Financial Modelling
People Performance Management
Pricing Strategy
Regulatory and Legal Advisory
Regulatory Compliance
Risk Analytics
Stakeholder Management