JOB DESCRIPTION

Job Title: Payments Officer, Payments Team

Grade: B

Department: CAF Bank

Main purpose of job:
To undertake the daily processing and verification of financial payments received into the Payments Team including Faster Payments, CHAPS, Foreign, Direct Debits and Cheque Clearing, and to collate and process Liquidity deals on a daily basis.

To handle payment related investigations and queries.

This role also provides assistance and support to other members of the Payments Team, covering other jobs where necessary.

Responsible to: The Payments Manager, Banking Operations

Key Job Responsibilities:

- Reviewing the daily transaction files from HSBC
- Monitoring Overdrawn Account report and Standing Order report on a daily basis and investigate any discrepancies.
- Investigating rejected items on a daily Inward Data report, which includes cheques, direct debits, paying in slips, Faster Payments, Bacs and Card items, and process any necessary corrections.
- Verifying of payments via the Payments Team
- Handling of both inward and outward Foreign Payments. This involves checking each item for correct authentication, processing payments on the Convera system, and handling any subsequent investigations from customers or receiving banks.
- Keying payments requested by customers or internal teams
- Collating and process Liquidity on a daily basis.
- Handling the banked cheques into CAF Bank involving logging all items and processing.
- Pro-actively supporting the Business Change and Continuous Improvement process by encouragement of team ideas and own identification of improvements to work processes.
- Providing support and assistance to other members of the Payments Team and providing cover for other jobs on the unit when necessary.
- Ensuring confidentiality of customer and staff records and all times
- Maintaining the operational environment with due regard to CAF Health and Safety Policy requirements to ensure a safe working environment for colleagues and visitors.

CAF Values and Behavioural Indicators

The CAF Values and Behavioural Indicators set out in a transparent and consistent manner the explanation of the performance expectations of all CAF People. Through the use of common language and common standard, it combines a set of behaviours with the required technical skills and knowledge needed to effectively perform in any given role in CAF. This is used for the assessment, management and development of performance of all our people across CAF

Please refer to the link: CAF values and indicative behaviours for the CAF Values and Behavioural Indicators.

Date: January 2026

PERSON SPECIFICATION

Job title: Payments Officer, Payments Team

Date: January 2026

Attributes	Essential ✓	Desirable ✓	How Evidenced†
Experience The post holder will preferably have a solid general knowledge in payment processing within a Financial Services environment, with an eye for detail, focus on accuracy and proven relevant experience in accounting reconciliation.	✓		A/C
Qualifications Good Academic Background essential for the role.	✓		E
Training Awareness of Data Protection Act Anti- Money Laundering Guidance Awareness of the Financial Services Regulatory Environment requirement	✓		A/E
Specialist Skills/ Ability/Knowledge Experience of Payment processing incorporating CHAPS, BACS, Foreign and Cheques. Knowledge of complaint handling and investigation experience. Cheque clearing and Direct Debit knowledge would be an advantage.	✓		A/C
Communication Must command and demonstrate excellent verbal and written skills The jobholder must be able to communicate successfully across all business levels both internally and externally. Must show the ability to handle queries and complaints in a calm, efficient and friendly manner.	✓		A/C
Personal Qualities The job holder must have proven ability to work in a high volume, time focused and pressurised environment. They must exhibit good people skills being friendly, approachable, and work well within a team environment.	✓		A/C
Special Conditions Occasional overtime may be necessary to meet the needs of the business on a voluntary basis.	✓		C
Prior to Appointment All posts: • Credit Check	✓		R/E

• Sanctions Check • Basic DBS Check • Employment References • Medical Clearance • Right to Work in the UK FCA Approved Posts: • Standard DBS Check	✓ ✓ ✓ ✓ ✓ ✓		

✓ *Tick either the Essential or Desirable column as appropriate for each attribute*

† *Insert the code from the key below for how you intend to assess this requirement e.g. at interview, via references etc.*

Key

R = References, **E** = Evidence/Certificates, **A** = Application, **C** = Competency Interview, **T** = Testing/Assessment