
JOB DESCRIPTION

Job Title: Product Analyst - Digital Services and Online Banking

Grade: C

Department: Caf Bank - Digital

Main purpose of job:

To translate the Digital Services / Online Banking product roadmap into clear, delivery-ready requirements and artefacts, ensuring that digital changes are well specified, evidence-led, testable, and governed proportionately to risk, enabling faster and safer delivery throughput.

Responsible to: Chief Digital Officer (CDO)

Budgetary responsibilities: None directly. Supports effective use of delivery spend by reducing rework, accelerating readiness, and improving clarity for delivery teams and UAT.

Responsible for (staff/jobs): No direct reports. Matrix working across Digital Delivery, Technology, Operations and Risk/Compliance stakeholders and suppliers as needed.

Key Job Responsibilities:

1) Translate product direction into delivery-ready artefacts

- Convert product priorities into epics/stories with clear acceptance criteria, ensuring delivery teams can build with minimal churn.
- Structure problem statements and customer needs into clear “as-is / to-be” narratives, ensuring *problem before solution* and *evidence before investment*.
- Produce and maintain functional and non-functional requirements proportionate to the change size/risk (Lite / Standard / Strategic).

2) Discovery support and structured problem definition

- Facilitate workshops and analysis to clarify the “problem before solution” and “evidence before investment”, capturing constraints, assumptions, and success measures.
- Work with delivery partners and squads to break down work into increments that can ship frequently, supporting the goal of improved release cadence
- Ensure “definition of ready/done” is consistently applied, and that dependencies/assumptions are captured early to protect flow.

3) Journey and service specification

- Document end-to-end journey requirements, edge cases, and operational impacts so change improves outcomes across journeys (not just features).

4) Governance and regulated change readiness

- Prepare concise governance packs and recommendations aligned to the tiering model and proportional governance route.

- Support the Product Manager's regulatory readiness inputs by ensuring evidence, impact notes and decision logs are complete and traceable.

5) UAT support and release readiness

- Produce UAT scenarios, scripts/packs and business acceptance criteria; support triage and prioritisation of defects/issues through test cycles.

6) Insights-to-backlog feedback loop

- Work with stakeholders to translate customer feedback and product insight needs into measurable requirements (e.g., journey monitoring requirements) to enable evidence-led prioritisation.
- Maintain traceability from product outcomes and KPIs (adoption, usage, satisfaction, reliability) through to backlog items and test coverage.
- Feed insight loops into backlog refinement (e.g., journey monitoring, failure metrics, call drivers), improving prioritisation and reducing "busy change".

Dated: May 2026

<ul style="list-style-type: none"> • Good facilitation and documentation experience • Able to deliver informative and well organised presentations • Ability to build and manage relationships with third party suppliers 	✓	✓ ✓	EC EC EC
<p>Personal Qualities</p> <ul style="list-style-type: none"> • Delivery-focused, organised, pragmatic, comfortable working at pace and juggling multiple priorities. • Self starter / high level of motivation • Precise • Tenacious • Comfortable with ambiguity and has a flexible approach 	✓ ✓ ✓ ✓ ✓ ✓		EC EC EC EC EC EC
<p>Prior to Appointment</p> <ul style="list-style-type: none"> • Credit Check • Dow Jones Check • Basic DBS Check • Employment References • Medical Clearance • Right to Work in the UK 	✓ ✓ ✓ ✓ ✓ ✓		R/E

Key

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