



<https://fintechnews.sg/job/ed-head-digital-currencies-cash-management-at-standard-chartered-bank/>

## ED & Head, Digital Currencies, Cash Management

### Description

Digital currencies (including cryptocurrencies, virtual currencies, commercial bank tokens, digital deposits, stable coins, central bank digital currencies, and the infrastructures that they run on) represent the potential to truly digitise cash management. Digital currency (over centralised or distributed databases or stored-value forms) will become the lubricant of the new economy. If you are a person that thinks this and is driven to create client relevant and value accretive solutions; this is the job for you.

Looking for a competent, self-driven, product leader, focused on solving client problems, having delivered transformational applications and solutions using Digital Currencies (Crypto, eFiat, Tokens, Coins or other Digital Assets) and/or have deep industry expertise to understand the cash client journey and use-cases this is the role for you. You would be on the forefront of our efforts to digitise cash e2e for the new economy and drive the "next" for Cash Management.

### Responsibilities

#### Business

- Execute a robust and comprehensive strategy for Digital Currency Product and opportunities to support the broad range of client and currency digitisation use cases.
- Contribute to the development of the overall product strategy, product roadmap, and business plan.
- To ensure that new products & services are identified, developed or customized and ultimately successfully introduced in the market in order to grow revenues and profits, consistent with CCIB overall strategy.
- Create structured evaluation frameworks of the various governing bodies (PRA, BaFIN, MAS, HKMA and more) on the regulatory treatment of these Digital Currency offerings.
- Also create a framework for assessing partnership requests, PoCs and market live platforms in this space, globally from a view to understand the advantage and risks for SCB if we were entering into a formal association.
- Meets and engages clients to understand their needs or to commercialize new capabilities.
- Work closely with other Product Owners, Solution delivery, Marketing, Sales, coverage, clients, partners and Engineering teams to define and develop detailed product/business requirements.
- To constantly monitor the business environment as well as analyse competitor's offerings in the market and recommend appropriate strategy to respond to market opportunities and/or threats ahead of the competition.
- Champion initiatives that position SCB for any market changes in a timely manner and make SCB leading provider of Digital Currency products and services for all CCIB Clients.
- Include a robustly defined operating plan outlining product release timelines and implementation with coordination of all the activities required to bring the product to the client/market.

### Hiring organization

Standard Chartered Bank

### Employment Type

Full-time

### Job Location

Singapore, Singapore

### Date posted

April 14, 2022

APPLY

- Collaborates with key location product managers to ensure product readiness and fit for purpose before pilot / launch, including commercialization tool kits, product packs and training.
- Provides business solutions for complex deals or RFPs to drive sales and solutions.
- Perform market research to gain market insights across the industry.

## **Processes**

- Creates new revenue streams with meaningful returns over the long term, through product enhancement and innovation, whilst uplifting current revenue streams through process efficiencies and digitization.
- Manages investment of product build, from reduction of unit cost of product to optimization of launch/go-to-market cost for products.
- Lead as a product champion responsible for providing guidance in Digital Currency Initiatives to all stakeholders at global, regional and country level in other business and client segments namely Trade and Securities Services business as well as Corporates, Fintech, NPMs, and Neo Banks client segments.
- Leads process design work with Operations, Technology and other function partners with the aim of translating process optimization to bottom line cost control with a high degree of reliability.

## **People and Talent**

- Drive a performance culture in the team and build a strong talent pipeline.
- Lead through collaboration, influence and client outcomes to drive superior results.
- Lead through example and build the appropriate culture and values.
- Set appropriate tone and expectations amongst colleagues and work in collaboration with risk and control partners.
- Ensure active communication of vision, priorities and progress to the business to foster engagement, awareness and motivation.

## **Governance**

- Responsible for assessing the effectiveness of the Group's arrangements to deliver effective governance, oversight and controls in the business and, if necessary, oversee changes in these areas.
- Awareness and understanding of the regulatory framework, in which the Group operates, and the regulatory requirements and expectations relevant to the role.
- Willingness to 'speak up' in the event of any realized or perceived breach of group conduct rules or laws by colleagues.
- Willingness to work with any local regulators in an open and cooperative manner.

## **Risk Management**

- Adherence to all Group Policies and relevant legislation covering credit, operational, reputational risk among others.
- Commitment to Group Code of Conduct.

## **Regulatory & Business Conduct**

- Display exemplary conduct and live by the Group's Values and Code of Conduct.
- Take personal responsibility for embedding the highest standards of ethics, including regulatory and business conduct, across Standard Chartered Bank. This includes understanding and ensuring compliance with, in letter and spirit, all applicable laws, regulations, guidelines and the Group Code of Conduct.
- Effectively and collaboratively identify, escalate, mitigate and resolve risk, conduct and compliance matters.

## **Key Stakeholders & Partners**

- CCIB Coverage and Sales.
- Central Cash Management team & Pillar Leads.
- Product Development Teams.
- DCDA Management Team.
- Local Cash Product teams.
- CFCC, Legal and Operations Risk, COO.

## **Qualifications**

- Minimum of 15 years of Transaction Banking in either sales, product or commercialisation roles.
- A degree holder, preferably in Economics, Finance, Business or Marketing.
- Good knowledge of cash management and expertise in Digital Currency (technology and/or applications) and experience working across multiple markets.
- Excellent project management skills, including high attention to detail and facilitation experience.
- Excellent English verbal and written communications, other language abilities advantageous.
- Strong experience of working collaboratively and independently.
- Demonstrable stakeholder management experience.
- Experience in setting up commercialization plans for products.
- Creative mind and open to feedback and alternative perspectives.

## **Role Specific Technical Specification**

- Tokenisation of Assets, Digital Currencies
- Payments
- DLT and related technologies
- Communication and Presentation
- Liquidity Management
- Business Case Creation
- HCD
- Fintech Exposure
- Thought Leadership