



ABOUT FCM BANK

FCM Bank Ltd, headquartered in Swatar, Malta, is a growing financial institution with an expanding presence in the Czech Republic and Germany. We provide lending solutions including working capital, real estate, project finance, and investment loans.

In addition, we offer deposit products for both individual and corporate clients. At FCM Bank, we focus on building long-term relationships, delivering reliable service, and supporting our clients with a genuine commitment to their success.

We are seeking a highly motivated and experienced **IT SERVICE OWNER - DIGITAL CHANNELS** to lead the development, delivery, and ongoing management of the Bank's digital channels.

The successful candidate will be responsible for driving digital initiatives, enhancing customer journeys, managing key technology partners, and ensuring the reliability and performance of digital banking platforms. This role requires a strong combination of project management expertise, digital channel knowledge, stakeholder engagement, and a customer-centric mindset.

KEY RESPONSIBILITIES

- Lead and coordinate the implementation of digital channel initiatives, including internet banking, mobile apps, and customer onboarding solutions.
- Collaborate with internal stakeholders and third-party providers to ensure successful project delivery.
- Collaborate with the core banking team to integrate digital solutions to the core banking solution.
- Manage timelines, risks, and deliverables in a project management capacity.
- Own the end-to-end service lifecycle of digital channels.
- Ensure high availability, performance, and reliability of all digital platforms.
- Monitor system performance and coordinate issue resolution with IT teams and vendors.
- Work closely with business owners to understand requirements and ensure digital solutions meet business needs.
- Manage relationships with third-party providers, ensuring adherence to SLAs and service expectations.
- Act as the key point of contact between business, IT, and external vendors.



- Identify opportunities to enhance digital customer journeys and improve user experience.
- Propose and drive initiatives for new digital capabilities and enhancements.
- Stay updated on digital banking trends, UX best practices, and emerging technologies.

QUALIFICATIONS/REQUIREMENTS

- Minimum 3 years' experience in a similar role (service owner, digital channels, or project management)
- Proven experience in:
 - Digital customer journeys
 - UX/UI principles and digital experience design
 - Digital platforms such as mobile apps, internet banking, or onboarding systems
- Experience managing third-party providers, particularly in digital solutions
- Exposure to financial services or banking environments is advantageous

KEY SKILLS & COMPETENCIES

- Strong project management and delivery skills
- Solid understanding of digital technologies and platforms
- Knowledge of user experience (UX) and customer journey design
- Excellent stakeholder management and communication skills
- Ability to balance operational stability with innovation
- Strong analytical and problem-solving abilities
- Vendor and service performance management skills

BENEFITS (in addition to the statutory employment conditions):

- Health insurance cover under the 'Private Hospital Scheme' and Dental Insurance cover
- Staff home loans at beneficial rate - subject to successful probation
- Training and Development budget
- Company Events and team-building activities
- Discretionary annual Bonus based on individual KPIs and company results

If you are interested in being considered for this position, please send a cover letter and CV to vacancy@fcmbank.com.mt