

Job Description: Compliance Officer — BNPL (QPay Loan Origination System)

****Location:**** Muscat, Oman

****Department:**** Risk & Compliance

****Reports to:**** Head of Compliance / MLRO

****Experience:**** 1–3 years (max) in AML/CFT, compliance, payments, or consumer lending

****Contract Type:**** Full-time

Role Purpose

Ensure compliance oversight within QPay's Loan Origination System (LOS) and BNPL operations, embedding CBO regulatory requirements, AML/CFT obligations, and consumer-protection standards directly into system-driven workflows. The Compliance Officer will play a critical role in ensuring that every stage of the loan lifecycle—from application to repayment—is fully aligned with regulatory expectations, risk controls, and QPay's governance framework.

Key Responsibilities

A. System-Embedded AML/CFT Controls

- Configure and monitor LOS-based KYC/CDD workflows for customers, merchants, and guarantors, ensuring that system checks align with CBO AML/CFT Guidelines.
- Automate sanctions/TFS screening at LOS onboarding, loan disbursement, and repayment events; ensure real-time flagging and escalation.
- Oversee transaction monitoring rules within LOS, including repayment instalments, partial defaults, guarantor triggers, and suspicious loan patterns.
- Ensure LOS generates audit trails for all AML/CFT actions (KYC approvals, screening results, STR escalations).
- File STRs/SARs to NCFI with case notes pulled directly from LOS case-management logs.

B. BNPL & Loan Origination Compliance

- Validate LOS compliance with BNPL licensing requirements, including: Affordability checks before loan sanctioning, Credit bureau/Mala'a data pulls and 'XX' no-score handling, Loan limits increment policy (e.g., 150 OMR first cycle, 25% increments until 500 OMR cap).

- Monitor LOS-driven repayment mandates (via MMS/e-mandate), ensuring correct capture, consent, and dispute resolution.
- Enforce LOS-based guarantor rules (e.g., fallback deductions from guarantor card, default card selection logic).
- Track system alerts for merchant mis-selling, refunds, chargebacks and escalate non-compliance to MLRO.

C. Policy, Training & Reporting

- Maintain AML/CFT, BNPL, and LOS compliance policies; ensure LOS workflows map directly to these policies.
- Deliver system-integrated compliance training (staff simulations within LOS).
- Generate compliance dashboards from LOS data: STR volumes, red-flag alerts, loan closures, repayment defaults.
- Ensure regulatory reporting (CBO returns, AML packs, BNPL KPIs) is accurate, automated, and sourced from LOS.

Minimum Qualifications

- Bachelor's in Law, Business, Finance, Accounting, or related field.
- 1–3 years in AML/CFT, digital lending, fintech, or banking compliance.
- Familiarity with loan origination systems, consumer credit processes, and BNPL structures.
- Knowledge of: AML/CFT Law (RD 30/2016) & CBO AML/CFT Guidelines.
- STR/SAR reporting to NCFI.
- Oman's Mandate Management System for direct debits.
- Strong proficiency in Arabic and English.

Preferred (Nice to Have)

- Experience in configuring compliance controls within LOS/CRM systems.
- ACAMS/ICA foundation certification.
- Data analytics (Excel, SQL, LOS compliance dashboards).

Core Competencies

- Regulatory translation into system logic (e.g., KYC flags, repayment rules).
- Analytical investigation (case logs, exception reporting).
- Stakeholder coordination (LOS engineers, Ops, MLRO, Regulators).
- Integrity, confidentiality, and process ownership.

Day-1 Deliverables (first 90 days)

- Map CBO AML/CFT and BNPL requirements into LOS workflows.

- Test end-to-end LOS compliance flow (onboarding → credit bureau check → loan approval → repayment mandate → closure).
- Validate STR/SAR reporting process with LOS case logs.
- Create LOS compliance dashboard for Board/MLRO reporting.
- Train frontline staff on compliance checkpoints embedded in LOS.

Key KPIs

- % of LOS alerts investigated and closed within SLA.
- Zero overdue sanctions/TFS hits in LOS.
- Timeliness & accuracy of STR/SAR filings.
- % of LOS workflows mapped to regulatory controls.
- Audit/regulatory findings closure rate.

Authority & Independence

The Compliance Officer will have LOS system access rights required for monitoring, data extraction, and control validation, with a direct escalation line to MLRO/Board Risk Committee.