



<https://www.ucfs.net/job/compliance-officer/>

## Compliance Officer

### Description

The Compliance Officer has ultimate responsibility for consumer finance compliance in the U.S. and international markets. Oversees domestic and international compliance personnel, controls, strategies, training, and remedial action to ensure adequate compliance risk management for all United Consumer Financial Services Company, UCFS Europe Company, UCFS Australia Pty Ltd, and UCFS Italia S.p.A operations. Develops and implements compliance strategies to maintain an ongoing culture of compliance within the organization. Advises domestic and international business units on compliance risks and steers business initiatives to maintain compliance from onset to conclusion. Owns and manages UCFS companies' risk register to ensure appropriate framework for each operation. Establishes compliance standards and directs the implementation of correlated strategies to ensure effectiveness. Develop & maintain compliance management system/repository to ensure it is effective and efficient in identifying, preventing, detecting, and correcting noncompliance with applicable laws and regulations. Officer of each UCFS operation to ensure effective communication of compliance issues directly to the Board on a periodic basis.

### Essential Duties & Responsibilities

Compliance Management System/Repository (CMS)

- Develop, review and update the CMS to ensure compliance with applicable laws and regulations
- Manage domestic and international regulatory environment to ensure ongoing compliance with existing and upcoming regulations
- Develop, maintain, & update the CMS for each international division.
- Ensure enterprise-wide understanding of Compliance requirements
- Develop and oversee implementation of compliance strategy changes during instances of noncompliance
- Conduct effective risk assessments
- Oversee CMS continuous monitoring activities and actively manage external compliance consultants
- Propose operational strategies to respond to regulatory changes and oversee implementation of the same

### Regulatory Filing Environment

- Ensure timely and complete license applications
- File annual Reports, license renewals and notifications
- Respond effectively to examinations and inquiries (CFPB & state)
- Assist Corporate Legal Department with complaint investigations (e.g., AG, Dept of Financial institutions, BBB, Media, etc.) and responses
- Meet all international filing requirements (e.g., FCA, Companies House, ASIC, etc.)

### Compliance Documentation

- Develop, review and update all consumer, merchant, business agreements;

### Hiring organization

United Consumer Financial Services

### Employment Type

Full-time

### Duration of employment

Permanent Position

### Industry

Financial Services

### Job Location

44145, Westlake, Ohio

### Working Hours

8+ hours a day

### Date posted

February 27, 2023

### Valid through

21.06.2022

business forms; disclosures and notices; advertising documents, other documents to ensure compliance with applicable laws and regulations

- Develop, review and update all policies, procedures, systems and processes of operating departments to ensure compliance with applicable laws and regulations
- Review and update sales and marketing programs and financial products to ensure compliance with applicable laws and regulations

#### Compliance Training

- Oversee enterprise-wide compliance training program
- Coordinate annual training updates and make as-needed changes to ensure sufficiency of training
- Steer selection and assessment process for new trainings
- Evaluate effectiveness of compliance training program

#### Company's Fair Lending Committee

- Schedule and conduct regular meetings
- Develop, review and update all fair lending policies and procedures to ensure compliance with applicable laws and regulations
- Report on Fair Lending Issues

#### Compliance Audits

- Evaluate risk , compliance and audit reports and take appropriate action to ensure compliance with applicable laws and regulations
- Manage enterprise risks
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Other duties as they arise.

#### **Skills & Abilities**

- Manage heavily regulated, complex compliance environment in the U.S., Canada, UK, Australia, New Zealand, and Italy.
- Understand international regulatory environment, including specific filing requirements in each international market.
- Ability to communicate and manage compliance and risk matters remotely, collaborating with international divisions and outside consultants / 3rd parties.
- Strong decision- and strategy-making abilities.
- Ability to research, analyze and interpret laws, rules and regulations in the U.S. and international markets.
- Knowledge of FDCPA, FACTA, FCRA, TCPA, Consumer Credit Protection Act (ECOA, TIL, etc.), Red Flags Rules under FTC, FTC Cooling Off Trade Rule, FTC Credit Practices Rule, EFTA, state laws governing consumer credit.
- Must communicate effectively both orally and in writing in a clear concise manner.
- Attention to detail with strong analytical skills.
- Ability to organize work and complete in a timely manner. Strong attention to detail.
- Ability to work well under tight deadlines; ability to work additional hours during peak projects.
- Ability to multi-task and manage changing priorities on a daily basis.

- Self-starter who will roll up sleeves and work with little supervision.
- Ability to work effectively with UCFS and Corporate employees and customers.
- Ability to read, write and perform mathematical calculations.
- Ability to understand and follow UCFS policies, procedures and guidelines.

### **Minimum Qualifications**

- Law Degree
- 7 – 10 years Legal and/or Compliance Responsibility in Financial Services

### **Working Conditions**

- This position operates in a professional office environment at UCFS offices in Westlake, Ohio.
- This is a full-time position, which is defined as being scheduled to work 40 hours or more per week. UCFS is open for operation seven days a week.