BUSINESS ANALYST - PAYMENTS (SEPA, SWIFT)

Location: Luxembourg

Do you want to start an ambitious and challenging career?
Would you like to work in an exciting and fun environment?
Do you thrive in work environments that push you to be your best?

Taleo Consulting is a management consulting group with offices in Luxembourg, Paris, Brussels, Amsterdam, Geneva, Zurich, Barcelona, Singapore, and Lisbon.

As a young and growing company, we now count over 500 employees across our 9 international offices! Our activities are primarily focused in finance, life science, retail, and energy.

What will you do?

We believe that we grow as our people grow. Motivated professionals make a difference. Not just for themselves, but also for our customers.

We are looking for people who share our corporate values among our local and international networks and promote close relationships with our customers and internal teams. Taleo's success depends on the talent of its employees, therefore we are looking for an enthusiastic **Business Analyst – Payments**:

- Define and document business solutions for payment systems, including SEPA payments, direct debits, instant payments, and integration with SWIFT messaging (MT & MX formats).
- Work closely with technical teams to ensure the smooth integration of 3DS protocols and other security measures in payment processing systems.
- Gather, analyze, and document both business and technical requirements, ensuring alignment with industry standards and regulations such as PSD2 and SEPA.
- Lead and support the creation and execution of testing plans for payments systems, ensuring successful implementation of instant payments and PSD2 features.
- Oversee User Acceptance Testing (UAT) to ensure payment system solutions meet both business needs and regulatory requirements.
- Coordinate cross-functional collaboration, ensuring integration of APIs and technologies such as SWIFT messaging for seamless payment service delivery.
- Perform gap analysis between existing and future payment system infrastructures, focusing on areas such as SEPA, SWIFT, and instant payments.

- Provide detailed documentation and training on payment-related technologies, including 3DS, SEPA integration, SWIFT messaging.
- Manage the change process, ensuring smooth implementation and adoption of new payment systems while maintaining compliance with evolving regulations like PSD2.
- Ensure correct handling of data formats such as XML for SWIFT and other payment messaging systems.

How do we imagine our future Business Analyst – Payments?

- At least **6-10 years of experience** in payment projects, particularly those involving **SEPA**, **instant payments**, and **SWIFT messaging**.
- **Solid experience** in the payments sector, with a strong understanding of **SEPA**, **instant payments**, **card systems**, and relevant regulatory frameworks like **PSD2**.
- Proven knowledge of **SWIFT messaging** and its various formats (**MT & MX**) as applied in payment processing and financial services.
- Familiarity with **3DS** authentication protocols within digital payment flows.
- Experience working with **XML** messaging formats and understanding their role in payment transactions, particularly in **SWIFT** and other payment systems.
- Strong understanding of payment system security, including compliance with regulatory standards such as **PSD2**.
- Ability to work in **Agile** and **Waterfall** methodologies, adapting to project requirements as needed.
- Excellent **organizational and analytical skills**, with the ability to manage complex projects and stong communication.
- **Fluency in French and English**, with strong written and verbal communication skills.

Rather than a diploma or extensive experience, it's your state of mind that will allow you to reach your potential and meet the target with Taleo!

Why should you join us?

You will be part of a talented and dynamic team! You will be able to benefit from career advancement and have the possibility to develop international and long-lasting work relationships.

If these words resonate with you and you identify with this description, send us your CV! We will be delighted to meet you.