

Head of FCP Operations

Banking is changing, and we want to be the ones changing it. Lunar is a Nordic challenger bank founded in 2015, building a bank with AI at its core and making it simpler for people and businesses to manage their money. Today we have offices in Copenhagen, Aarhus and Stockholm, and we're just getting started.

Every customer who trusts us with their money also trusts us to keep it safe. That's where FCP Operations comes in. Our four specialist teams, Transaction Monitoring and UAR, Fraud, Sanctions and PEP, and Operational Due Diligence, form the bank's operational defence against money laundering, fraud, sanctions breaches and third party risk. That covers our own customers as well as the customers of our Banking-as-a-Service partners.

As Head of FCP Operations, you'll lead four Team Leads directly and more than 40 specialists across those teams. You'll set the direction, decide where resources go, and be the link between operations and Compliance, AML/MLRO, Risk, Legal, Tech and our BaaS partners. You'll have short decision paths, so your decisions turn into action fast. The work matters too, because you'll protect thousands of customers from financial crime across borders. Outside the bank, you'll work with other banks, Finance Denmark and the Danish Police (NSK). You'll report to the Director of FCP Opreations.

To be upfront, this isn't a quiet role. Fraud typologies and sanctions regimes change quickly, often with little notice, and our teams work under time pressure with customers who've been affected. If you can stay calm and decide well when things move fast, you'll fit right in.

What will you do

- Set the strategy, roadmap and goals for FCP Operations in line with our risk appetite and regulatory requirements, and turn them into clear priorities for each team.
- Lead, develop and keep your Team Leads, and through them build strong, engaged teams. That covers hiring, performance and growing people's skills.

- Own the operational picture: SLAs and KPIs, capacity planning, resource allocation and budget follow-up across monitoring, fraud, sanctions and ODD. You'll also report on risks, volumes, quality and material incidents to management and relevant forums.
- Act as the operational anchor when a new fraud wave hits, sanctions lists change or an incident lands, and keep management informed with clear, timely updates.
- Raise quality and efficiency by making sure case handling is consistent, documented and audit-ready, following up on audit and supervisory findings, and working with Requirements and Tech to automate manual steps and tune rules and models.

What are we looking for in you

- Experience leading other leaders in an operational environment, ideally in banking, fintech, compliance or financial crime operations.
- A solid understanding of money laundering, fraud typologies (phishing, smishing, spoofing, investment fraud, money mule networks, CEO fraud) and sanctions risk. You need enough depth to challenge and support specialists in more than one area.
- Working knowledge of the regulations that shape this space, such as the Danish AML Act, EU sanctions regulation, the Payments Act, PSD2/PSD3, GDPR and DORA. You should also know how production orders, seizure and freezing of funds, and disclosure to authorities work in practice.
- Hands-on familiarity with transaction monitoring, screening and case management tools. Experience with Nordic payment and identity solutions (MitID, BankID, Swish), card dispute rules (Visa/Mastercard) and how risk is split in a BaaS setup is a strong plus.
- A clear, steady leadership style. You balance long-term direction with daily operations and explain complex issues simply to management, authorities and partners. You build trust across functions and you're comfortable challenging and being challenged.

What you get

- 4 days in the office. We're a team that builds together, thinks together, and moves together. Showing up is part of how we work.
- A well-equipped workspace. You'll have a modern computer and a comfortable desk setup. We want you to have the tools you need to do your best work.
- Pension, health insurance, and enhanced parental leave. From your financial future to your family moments. We've got you covered.

Are you ready to join the journey? Apply now and let's find out more!

While you hold on tight for us to get back to you, curious to see what we're up to? Follow us on LinkedIn for business announcements and releases , check out our Instagram for an inside scoop on what it's like to work here .

Depending on the regulations in the country where you will be employed, we will ask to see or obtain information about your criminal record. Please note that our employment is conditional upon you not *being registered in RKI (Ribers Kredit Information).*

We welcome applications from candidates of all backgrounds. If you need any adjustments during the recruitment process, please let us know

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