Payout Co-Ordinator



You're part of it

Our Purpose

Our purpose is to support the ambitions of the people and businesses of the UK by delivering specialist financial services.



Your Purpose

You will be integral to the Paragon SME customer journey by:
1. Using your asset finance knowledge and relationship skills to liaise directly with customers to deliver the most efficient customer journey from the point of credit approval through to payout
2. Using your relationship skills to liaise with internal departments (FCI, Sales, AMT & Payouts) to ensure a seamless journey for the customer to the point of origination
3. You will be responsible for collating and co-ordinating all relevant documentation and sign offs to ensure the most accurate payout pack is presented to the payout team



Your Purpose & Performance Profile

Our Strategy

Our strategy is driven by our purpose and helps us achieve our vision to become the UK's leading, technology-enabled specialist bank and an organisation of which our employees are proud. We focus on five strategic priorities to help us deliver our strategy. These are supported by three strategic pillars and eight values that underpin our culture and the way we do business.

Our strategy is to focus on specialist customers, delivering long-term sustainable growth and shareholder returns through a low risk and robust model.

Our Strategic Priorities

Growth

Growing our lending in specialist segments of the market where customers are underserved by the large, high street banks.



Diversification



Continually developing our range of savings and specialist lending products in both existing and new markets, organically and through acquisition.

Capital management

Management of capital is a critical lever as we invest to grow our business and people.



Digitalisation



Implementing sophisticated, digitally enabled, cloud-based platforms which enable us to deliver outstanding customer service, become more efficient, support decision making and address new markets.

Sustainability

Reducing the impact our operations have on the environment and ensuring we have a positive effect on our stakeholders and communities



Strategic pillars

A customer-focused culture

Expert knowledge and experience, supported by proprietary insight, data and analytics to deliver deep understanding and good outcomes for all our customers.

A dedicated team

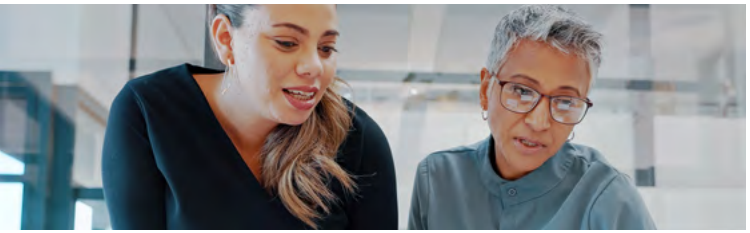
An experienced, skilled and engaged workforce, and a unique culture underpinned by eight values.

Strong financial foundations

Prudentially strong, with a low-risk approach to lending, reducing volatility of earnings and enhancing sustainability of dividends.

Who you'll be working with

You will be assigned to operate within the Origination team, ultimately reporting into the Head of Transformation and Origination. You will liaise with Introducers, customers and Suppliers remotely and be instrumental in getting a deal to the point of origination.
You will provide support to the Sales teams to deliver an exceptional level of service to our customers and chosen business partners.
In collaboration with the sales and payouts teams , you will be responsible for ensuring that all new opportunities are progressed from the point of credit approval to payouts in a timely and accurate manner, ensuring that exceptionally high levels of service are delivered
As part of the SME Lending's Transformation and Origination Team you will work collaboratively across SME Lending and the Paragon Group. In particular you will collaborate with Asset Management, FCI and Payout as well as our external customer facing colleagues.



The skills you'll bring

"You will have excellent written and oral coummication skills.
Ability to build relationships both internally with staff across multiple departments, and externally through introducers, customers and suppliers.
Good organisational skills and the ability to priortise and adapt in a fast paced environment.
You must be reactive to the applications handed over by the sales teams and must be able to multitask, managing several applications at any given time. You willneed excellent time management skills in order to prioritise various appplications at any given time.
You must have a strong knowledge of Paragon's policies, procedures, data protection regulation and treating customer farily in order to be able to confidently deliver our requirements, particularly when liasing with customers."



What you'll do day to day

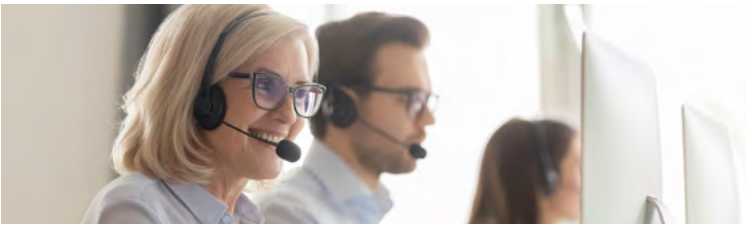
Manage a portfolio of opportunities from Credit approval through the originations process. You must have a detailed knowledge of Paragon's documentation requirements and must be an excellent communicator in order to be able to confidently communicate Paragon's requirements clearly and concisely to our customers and introducers to ensure a smooth customer journey.
You must have excellent customer service skills and be able to complete accurate documentation packs for the payout team with a right first-time mentality so as to minimise delays in the payout process and overall customer journey. You must also have an excellent understanding of AML / KYC requirements so that all requirements are met prior to an application being submitted to the payout team. You will be required to liaise directly with Intermediaries and customers on a daily basis so that deals can be originated as quickly as possible. You will be required to liaise with multiple internal teams, including external facing BDM's, FCI, Asset Management, Credit and the payout teams. You will need to be proactive in making outbound calls to our customers and intermediaries ensuring that the documentation process is started as soon as possible after credit approval. You will also be required to quickly and efficiently answer inbound phone calls from customers and intermediaries and resolve documentation or payout queries as quickly as possible.
You must utilise Paragon systems to ensure deals are processed correctly, whilst also being a strong advocate in getting intermediaries to self-serve via the portal. You must ensure that any exceptions or sign offs required for payout are signed off and documented on an application prior to submission to the payout team. You must be available to answer queries and questions from your peers and maintain, manage and protect customer information and data.

What does success look like for you?

THINK CUSTOMER

Objective: Lead a seamless customer experience, ensuring originations are processed accurately, that consistently puts the customer at the heart of every interaction, and within agreed SLAs to support a smooth and timely customer journey.

Key Measures:
85% of docs issued within SLA
85% of deal packs passed to payout within SLA
Less than X% of deals to be referred to resolution for correction (excluding Broker self serve applications)
Call stats



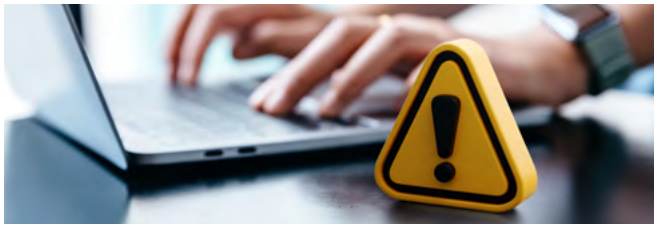
THINK RISK

Objective 1 - Actively participate in a culture where all team members take ownership of risk, compliance, and customer outcomes and whereby team members feel empowered to identify and raise risks appropriately.

Key Measures
Less than XX% of deals to be referred to Resolution (excluding Broker self serve applications)

Objective 2 - For Operational Risk Management ensure 100% compliance with internal policies and external regulations across all originations activities , with zero tolerance for breaches.

Key Measure:
Monthly audit results show no critical findings.
All team members complete mandatory compliance training within required timeframes.
Exceptions are documented and approved per policy



THINK PEOPLE

Objective 1 - Deliver consistent high standards within a positive, high-performing team and an environment focused on quality and accountability.

Key Measures:
- Maintain team SLA and quality targets with 95%+ accuracy.

Objective 2 - Proactively own your individual growth plan and encourage team members to do the same in order to build confidence and competence and achieve high standards across the team.

Key Measures:
- Complete monthly quality reviews with your manager, taking on board any feedback given and and following up where needed.
- Identify any particular training requirements, either on an individual or a team basis



THINK COMMERCIAL

Objective: Deliver financial performance through team excellence, participating in a team that consistently meets and exceeds key financial and operational targets. Prioritise workloads ensuring that Paragon's commercial ambitions are achieved .

Key Measures:
- 85% of docs issued within SLA
- 85% of deal packs passed to payout within SLA
- Less than XX% of deals to be referred to Resolution (excluding Broker self serve applications)



THINK SUSTAINABILITY

Objective 1: Support Group sustainability initiatives

Key Measure:
- Participate in at least one voluntary activity aligned with Paragons group-wide sustainability goals by Q4. Share outcomes in team meetings to encourage ongoing engagement.

Objective: Build Knowledge of Green Asset Funding

Key Measure:
- By Q3, ensure you have a basic understanding of of the documentation requirements across Green asset funding



You'll make a real impact by:

Making an impact means being a strategic enabler of customer success and business growth. It requires consistently enhancing customer trust and satisfaction, driving operational excellence, and participating and delivering in a high-performance team culture–all while embodying the bank's values and delivering against its commercial goals. Specifically, you will:

1. Model Excellence:
Key Measure: Consistently meet SLA targets while role-modelling values and standards.
2. Improve Service:
Key Measure- Identify and deliver service improvements that create measurable impact e.g. faster turnaround or improved feedback.
3. Stay Resilient:
Key Measure: Maintain SLA and RFT performance and support continuity during challenging periods.
4. Lead with Empathy. Engage customers and colleagues with empathy, active listening, and problem-solving.
Key Measures: Consistent positive feedback from other teams/peers
5. Role Modelling. Consistently demonstrate and role-model behaviours that inspire trust, maintain a positive attitude even in challenging periods, helps to drive team performance, and reinforces a culture of accountability, collaboration, and continuous improvement.
Key Measures: Consistent positive feedback from other teams/peers

Personal objectives

If you have personal objectives that are additional to those in your Purpose and Performance Profile above, please capture them here:

If your role is included within the senior management / certificate regime you will be required to:

- Pass and maintain the requirements of the relevant Regulator's 'fit and proper test' as required by the Senior Managers Regime/ Certification Regime.
- Adhere to the Senior Manager Rules as part of the Senior Managers Regime as detailed below if SMR ROLE.
- Adhere to the Individual Conduct Rules as part of the Senior Managers Regime/ Certification Regime as detailed below.
- Be responsible for taking ownership and maintaining of your own Continuous Professional Development (CPD) Log as part of the Senior Managers Regime/ Certification Regime.

Senior manager function rules

1. You must take reasonable steps to ensure that the business or the firm for which you are responsible is controlled effectively.
2. You must take reasonable steps to ensure that the business or the firm for which you are responsible complies with the relevant requirements and standards of the regulatory system.
3. You must take reasonable steps to ensure that the delegation of your responsibilities is to an appropriate person and that you oversee the discharge of the delegated responsibility effectively.
4. You must disclose appropriately any information of which the FCA or PRA would reasonably expect notice.

Your development

We really want you to succeed within your role and your career. Nobody knows you better than you, and you are encouraged to take the lead on how you are doing and how you progress.

Please use this page to reflect on your personal learning and development; whatever that may look like for you.

What am I currently doing to support my learning and development?

What are my strengths and how can I make better use of them?

What would I like to learn next?

What are my career aspirations?

What resources / people can help me with my development goals?

Our values

Our culture is built upon a commitment to do the right things for customers, our colleagues, our wider stakeholders, and the world around us. Eight values underpin our culture and the way we do our business.

Doing the right things means making clear and ethical decisions, understanding the implications of our actions, being accountable for them and making a commitment to speak up and put things right where we see something that is wrong.



Fairness

To work together to ensure good outcomes for all our customers



Professionalism

To maintain the highest standards and deliver our products and services with care and accuracy



Integrity

To be honest and open in everything we do



Humour

To ensure we have fun while achieving success!



Commitment

To drive the business forward with determination and to do so with effort and enthusiasm



Creativity

To identify and create new business opportunities and apply creative and effective solutions to problems



Teamwork

To work in harmony and collectively towards the delivery of our overall objective



Respect

To treat people as individuals and listen to their views

Our code of conduct

Our Code of Conduct is designed to help you navigate through the vast array of decisions that you will need to make to deliver effectively on our purpose. You can view a copy of our Code of Conduct **here.** As a regulated firm we are also subject to the below conduct rules:

1. **You must act with integrity**
2. **You must act with due skill, care and diligence**
3. **You must be open and co-operative with the FCA, PRA and other regulators**
4. **You must pay due regard to the interests of customers and treat them fairly**
5. **You must observe proper standards of market conduct**
6. **You must act to deliver good outcomes for retail customers**

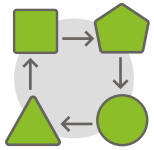
Our Leadership Commitment

We all deserve to have a great manager. Our managers commit to delivering inclusive, inspiring, and impactful leadership. For us, this looks like:



Empathy

Having and applying emotional intelligence to understand and engage with others more effectively. Using both self-awareness and the understanding of others to react positively to different situations.



Adaptability

Having the skills and willingness to adapt at pace to changing circumstances and environments. Being comfortable with ambiguity, maintaining personal resilience and learning from experience.



Creative Thinking

Having the skill to incorporate creative and innovative practices into tasks, activities and interactions, bringing new perspectives into the workplace.



Coaching

How we support others to explore and unlock their potential using coaching tools and techniques and building a trusting coaching relationship.



Teamwork

The coming together of a diverse group of people to deliver a common objective. Working well together, but open to new ideas and challenge. Creating a safe, inclusive environment to experiment, make mistakes and improve.



Think! Customer

How we build and maintain trusted relationships with internal and external customers based on a deep understanding of customers' needs. It's about communicating clearly and working in partnership.



Decision Making

How we make effective decisions on a day-to-day basis, taking ownership of decisions and demonstrating sound judgement.

If you are a manager of people you will help your people to be their best by:

Sharing our purpose	Checking in	Reward and Recognition	Career and learning	Performance enhancement
• agreeing objectives • reviewing them regularly • enabling continual improvement	• managing as a coach • providing and seeking feedback • agreeing and setting outputs • supporting employee well being	• providing in the moment appreciation (Mo) • celebrating achievements • rewarding fairly	• managing as a coach • enabling an employee led approach • agreeing development plans • supporting aspirations	• providing timely and honest feedback • plan for success by agreeing a clear plan of action with goals and required support identified and reviewed regularly

Frequent and meaningful conversations

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