

# VACANCY NOTICE

## TEMPORARY AGENT

The European Banking Authority (EBA) is looking for establishing a talent pool for the position of

### SENIOR EXPERT (PAYMENT SERVICES)

<b>Reference procedure</b>	<b>ICC COPAC TA-82-2026</b>
<b>Type of contract</b>	<b>TEMPORARY AGENT (TA)<sup>1</sup></b>
<b>Grade</b>	<b>AD 7</b>
<b>Duration of contract</b>	<b>3 years, with possibility of extension</b>
<b>Place of employment</b>	<b>Paris, France</b>
<b>Date of publication</b>	<b>22 June 2026</b>
<b>Deadline for applications</b>	<b>22 July 2026 at 23h59 (CET)</b>
<b>Estimated starting date</b>	<b>1 October 2026</b>
<b>Reserve list valid until</b>	<b>31 December 2027, with possibility of extension</b>

## WHAT IS THE EBA?

The EBA is an independent European Union Authority established on 1 January 2011 by Regulation (EU) No. 1093/2010 of the European Parliament and of the Council of 24 November 2010<sup>2</sup>.

EBA's mission is to contribute to the stability and effectiveness of the European financial system through simple, consistent, transparent, fair regulation and supervision that benefits all EU citizens.

EBA's five strategic objectives are: to finalise and implement an effective and proportionate Single Rulebook, to foster financial stability in an economy transitioning towards sustainability, to enable an integrated reporting system for enhanced assessment and disclosure, to implement the Digital Finances package with DORA oversight and MICA supervision, and to focus on innovation for the benefit of consumers.

As an integral part of the European System of Financial Supervision (ESFS), the EBA works closely together with its sister authorities within the European Supervisory Authorities (ESAs), namely the European Insurance and Occupational Pension Authority (EIOPA), and the European Securities and Markets Authority (ESMA), as well as the Joint Committee and the European Systemic Risk Board (ESRB).

Further information on the EBA is available on the EBA website: [www.eba.europa.eu](http://www.eba.europa.eu).

<sup>1</sup> According to the [Article 2\(f\) of the Conditions of Employment of Other Servants of the European Union \(CEOS\)](#).

<sup>2</sup> Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 1).

## WHAT ARE THE JOB AND OFFER?

### Key purpose

As a member of the Innovation, Conduct and Consumers Department, the Senior Expert reports to the Head of COPAC Unit working in the area of payment services. The Senior Expert is responsible for the fulfilment of EBA mandates and new permanent functions and tasks under the revised Payment Services Directive and Payment Services Regulation (PSD3/PSR), and to do this on time, on budget, with high quality and with maximum agreement reached with national competent authorities (NCAs). To that end, the Senior Expert is chairing workstreams for a subset of the mandates and supports others. The Senior Expert is also taking lead roles in assessing supervisory convergence cases and developing answers to Q&As received.

### Main responsibilities

- Chair workstreams for selected mandates and tasks under PSD3 and PSR;
- Develop high quality EBA technical standards, guidelines, opinions, reports and responses to Q&As;
- Ensure that the fulfilment of these mandates is evidence-based, legally sound, and well-reasoned;
- Represent the EBA at international conferences and at meetings with external stakeholders;
- Be an effective counsellor to colleagues in the team;
- Provide briefings and progress reports for the EBA's senior management; and
- Take on other tasks in the department related to consumer protection, deposit insurance, financial innovation and other topics.

### Working environment

You will be part of a multicultural and multidisciplinary team of high-level professionals with the opportunity to positively impact on the regulatory framework for financial institutions in the EU.

You will live through [the EBA Values](#).

You will have the opportunity to change perspectives, to expand your network engaging with a wide range of stakeholders across Europe and beyond and to develop your career as well as new competencies.

You will join the EBA at an exciting time as the Authority expanded its mandate with the implementation of the European Markets in Crypto-Assets Regulation (MICA) and the EU Digital Operational Resilience Act (DORA).

You will be administratively employed and based in the EBA being located at 20 Avenue André Prothin, 92400, Courbevoie, France (Floors 24 to 27 of the EUROPLAZA tower), in “La Défense” area, the largest business district in Europe and the fourth largest in the world.

The French capital is one of the most inspiring cities in Europe. A walkable and well-connected city with close proximity to other countries in Europe, Paris offers a vivid cultural and culinary experience with its abundance of museums, architectural richness, sparkling monuments such as the Eiffel Tower, top designer shops, and beautiful parks.

For more information regarding salary, additional benefits, work-life balance, schooling facilities, ***please consult the Annex of this vacancy notice.***

## WHAT ARE THE SELECTION REQUIREMENTS?

Applications will be assessed based on the Eligibility and Selection criteria specified in this vacancy notice.

### Eligibility criteria

To be considered eligible, candidates must satisfy all the criteria listed below by the deadline for submitting applications:

#### General

- Be a national of a Member State of the European Union<sup>3</sup> or Iceland, Liechtenstein, Norway, and enjoy your full rights as a citizen<sup>4</sup>;
- Have fulfilled any obligation imposed on you by the laws concerning military service;
- Have the appropriate character references as to your suitability for the performance of your duties;
- Be physically fit to perform the duties linked to the post<sup>5</sup>;
- Have a thorough knowledge<sup>6</sup> of English<sup>7</sup> and a satisfactory knowledge<sup>8</sup> of another official language<sup>9</sup> <sup>10</sup> of the European Union.

#### Qualifications<sup>11</sup>

To be eligible, a candidate must have:

- A level of education which corresponds to completed university studies attested by a diploma when the normal period of university education is four years or more, or;
- A level of education which corresponds to completed university studies attested by a diploma when the normal period of university education is at least three years.

<sup>3</sup> Member States of the EU: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.

<sup>4</sup> Prior to appointment, the successful candidate will be asked to provide an official document showing the absence of any criminal record.

<sup>5</sup> Before the appointment, the successful candidate will be examined by one of the European Union medical centres in order to confirm that the candidate fulfils the requirements of Article 12(2)(d) of the Conditions of Employment of Other Servants of the European Union (CEOS).

<sup>6</sup> The knowledge is required at least at C1 level. The assessment at C1 level is done in accordance with the [Common European Framework of Reference for Languages \(CEFR\)](#).

<sup>7</sup> English is the working language of the EBA.

<sup>8</sup> The knowledge is required at least at B2 level. The assessment at B2 level is done in accordance with the [Common European Framework of Reference for Languages \(CEFR\)](#).

<sup>9</sup> The official languages of the European Union: Bulgarian, Croatian, Czech, Danish, Dutch, English, Estonian, Finnish, French, German, Greek, Hungarian, Irish, Italian, Latvian, Lithuanian, Maltese, Polish, Portuguese, Romanian, Slovak, Slovenian, Spanish, and Swedish. By way of derogation from Articles 12(2)(e), 82(3)(e) and 85(3) of the CEOS, the languages referred to in Article 129(1) of the EEA Agreement (Icelandic, Norwegian) shall be considered by the Authority, in respect of its staff, as languages of the Union referred to in Article 55(1) of the Treaty on European Union.

<sup>10</sup> Native English speakers will be tested to prove their second language skills.

<sup>11</sup> Only qualifications awarded by EU Member State authorities or EEA EFTA authorities or qualifications recognised as equivalent by the relevant authorities will be taken into consideration. If the main studies took place outside the European Union or the EEA EFTA countries, the candidate's qualification must have been recognised by a body delegated officially for the purpose by one of the European Union Member States or EEA EFTA Member States (such as a national Ministry of Education) or a NARIC recognition is required: <https://www.enic-naric.net/>, and a document attesting so must be uploaded with the application by the closing date. If you have a diploma recognised in an EU or EEA EFTA Member State, you don't need NARIC recognition for your lower-level diploma(s). Example: If you have a Bachelor's degree from a university outside the EU or EEA EFTA, and a Master's degree from an EU or EEA EFTA university, you don't need NARIC recognition for the Bachelor's degree. Qualifications/diplomas awarded until 31/12/2020 in the United Kingdom are accepted without further recognition. For diplomas awarded after this date (from 01/01/2021), a NARIC recognition is required.

## Professional Experience<sup>12</sup>

To qualify for the position a candidate must have, in addition to the above, at least six (6) years (on the basis of Qualification A), or at least seven (7) years (on the basis of Qualification B) of proven fulltime professional experience after completing the education as mentioned above.

## Selection criteria

In addition to the eligibility criteria above, the following selection criteria will be assessed throughout the different phases of the selection procedure. Candidates are required to clearly indicate in their application how they acquired the knowledge and experience allowing them to meet the selection criteria and to give specific examples.

### Essential criteria:

- Proven knowledge of EU payment services law;
- Practical experience in implementing and/or complying with, payment services law;
- Proven experience in drafting high quality briefings, policies, or stances, in English;
- Proven experience in detecting payment fraud and/or developing and implementing anti-fraud measures.

### Advantageous criteria:

- Proven experience in dealing with a wide range of relevant stakeholders;
- Experience in the other areas of work of the unit, such as consumer protection and deposit insurance.

### Behavioural competencies:

- Drive for results with flexibility to take on new tasks in a dynamic working environment;
- Communicate clearly and precisely both orally and writing;
- Act in line with the EBA's values of public service, excellence, trust, creativity, and collaboration;
- Develop and reach agreement on legal mandates, the issues that need to be solved, the drivers of these issues, and the solutions to address them;
- Communicate openly and respectfully when addressing problems. Work to resolve divergent views by showing respect for others' opinions and differences.

Candidates are invited to carefully read the **Annex** that represents an integral part of this vacancy notice and provides information on how to complete the application, the steps of the selection process and appeal procedures.

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<sup>12</sup> Professional experience indicated in the application form is counted only from the time the candidate obtained the certificate or diploma required for the position and only if it is on paid basis (including study grants or internship grants). Doctorate studies (PhD) will also be considered in the light of specific rules. The maximum duration counted for PhD is three years provided that the PhD has been successfully concluded by the closing date for applications of the selection procedure, and irrespective of whether the work was remunerated. Start and end dates of all previous positions and whether full-time or part-time work should be indicated in the application form. Freelance or self-employed candidates must provide either a copy of the entry in the relevant trade register, or any official document (for example a tax return document) showing clearly the length of the relevant professional experience. Details of any professional experience, training, research or studies must be given on the application form. Candidates must be able to provide supporting documents clearly showing duration and nature of experience upon request.

# ANNEX

## HOW TO APPLY?

You must submit your application through the EBA' [eRecruitment platform](#).

To be considered, applications **must be received by 23h59 (CET) on the closing date**. Applications submitted by any other means or after the deadline will be disregarded. Candidates are strongly advised not to wait until the last day to submit their applications, since heavy internet traffic or internet connection issues could lead to difficulties in submission. The EBA cannot be held responsible for any delay due to such difficulties.

All sections of **the application must be completed in English**. You must indicate all your professional experience(s) including responsibilities/activities in your online application, starting from the date you obtained the diploma required for the position. Additional uploaded curriculum vitae will not be taken into consideration, only the application filled in and submitted online.

Please consult the [Online Application Manual for Candidates](#) for instructions on completing your application.

Following the submission of the application, candidates will receive an automatic email acknowledging receipt of the application. Please note that all correspondence will take place by email, so candidates should ensure that the email address associated with applicant's account is correct and that it is checked regularly.

The address indicated in the application will be recognised as proof of residence to be used for defining travel reimbursements, etc (if applicable).

## EQUITY, DIVERSITY AND INCLUSION

The EBA is an [equal opportunities employer](#), dedicated to recruit, develop and retain a diverse and talented workforce by upholding principles of equal opportunity and impartiality. To this end, the EBA warmly welcomes applications from all qualified candidates, regardless of age, gender identity or expression, sexual orientation or identity, disability, ethnic or social origin, religion or belief, and cultural background. All EBA's staff members are committed to fostering an **open and inclusive workplace culture**. The EBA encourages the applications of women for positions where they are currently under-represented.

If you require any **special arrangements during the selection procedure** related to a physical, mental, intellectual or sensory disability, please indicate it in your application, and HR will contact you for any adjustments or arrangements needed relating to your disability, so that your full and equal participation in the selection process can be ensured.

The EBA, as [EMAS registered organisation](#), is committed to continuously improving its environmental performance and reducing its carbon footprint.

## BENEFITS

You will be recruited as **Temporary agent 2(f) in grade administrator (AD) 7**, either in step 1 or 2 (with basic salary of 7,876.27 euro in step 1 or 8,207.25 euro in step 2), subject to an annual review of remuneration

provided for in Article 64 and Article 65(1) of the **Staff Regulations and CEOS**. Salaries are subject to a Union tax deducted at source and are exempt from national taxation.

**In addition to the basic salary**, you will be entitled to a correction coefficient applicable to France (currently 113.6%) reflecting the living conditions of the city.

You may be entitled to, depending on the individual family situation and the place of origin to: expatriation allowance (16% of the basic salary), household allowance, dependent child allowance, education allowance, pre-school allowance, installation allowance, reimbursement of removal costs, initial temporary daily subsistence allowance, and other benefits.

You will be provided with a **comprehensive health insurance coverage**: the Joint Sickness Insurance Scheme (JSIS) is offering a very wide coverage of healthcare services, as well as accidents and maternity.

You will also benefit from **work-life balance** with teleworking flexibility, learning and development opportunities such as language trainings, as well as social integration (such as the EBA Social and Sport clubs), canteen facilities, public transports financial contribution and free access for children to the **European school in Paris**.

## WHAT IS THE SELECTION PROCEDURE?<sup>13</sup>

A **Selection Board** is nominated by the Executive Director to assess the applications with reference to the eligibility and selection criteria and to establish the final reserve list of suitable candidates.

Candidates who do not meet all the eligibility criteria will be excluded from the selection procedure. Eligible candidates will then be scored on the essential criteria. Those who meet all the essential criteria will be scored against the advantageous criteria. Those candidates who do not meet all the essential criteria will not be assessed further.

The Selection Board will invite the candidates (maximum of 8)<sup>14</sup> that best correspond to the profile sought and on condition that they have achieved a score of at least 60% during the evaluation of applications, to the written test phase. Following the written test, all candidates, who score the minimum of 60% of the total score at the written test, will be invited to the interview with the Selection Board. Interviews and written tests may be held remotely. The invited candidates will be asked to provide supporting documents proving their eligibility before the interview and written test phase.

After the evaluation of the written test and interviews, the Selection Board will draw up a list of the most suitable candidates (“reserve list”) to be proposed to the Executive Director as Appointing Authority. Only candidates who receive at least 60% of the maximum points at the written test and each part of the interview phase will be included in the reserve list that the Appointing Authority will decide to adopt. Inclusion in the reserve list does not imply entitlement to employment in the Agency.

**The successful candidate will be selected from the established reserve list** which may also be used for the recruitment of a similar position depending on the needs of the EBA. An additional interview may be conducted.

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<sup>13</sup>Guideline on selection at the EBA

<sup>14</sup> In the case of equal performance, the number of candidates will be adjusted accordingly.

### **Information reserved for candidates employed as Temporary Agents under Article 2 (f) of the CEOS in other EU agencies:**

If the successful candidate is already a member of temporary staff 2(f) in another EU Institution, the implementing rules on the procedure governing the engagement and use of temporary staff under Article 2(f) of the CEOS, and in particular Article 12 (2) will apply, providing that, on the closing date of application and as well as on the day of taking up duty at the EBA, the successful candidate:

- is a member of temporary staff under Article 2(f) of the CEOS, and
- is employed within their agency in function group and minimum grade in the range “AD 7 – AD 8”.

**Disqualification from the selection procedure:** Candidates may be disqualified at any stage of the selection on the following grounds:

- The Selection Board's work and deliberations are strictly confidential and that any contact with its members is strictly forbidden. Any contact made by the candidates or third parties with the members of the Selection Board in relation to the selection constitutes grounds for disqualification from the selection procedure;
- Making false declarations or declarations unsupported by the appropriate documents;
- Cheating during the tests, recording online tests, using artificial intelligence tools, attempting to manipulate the fair conduct of tests, or compromising the integrity of the selection process in any other way;
- Failing to inform HR of a potential conflict of interest with a Selection Board member;
- Signing or making a distinctive mark (give any indication to their identity) on written or practical tests despite being instructed otherwise.

## **CONDITIONS OF EMPLOYMENT**

In principle, the EBA offers contracts with an initial duration of three (3) years. This contract may be renewed for additional three (3) years. Any further extension would be indefinite.

Please note that, in accordance with Article 47(a) of the CEOS, the statutory retirement age is 66. Once a staff member reaches this age, the employment contract automatically terminates.

## **ETHICS OBLIGATIONS**

Independence and high standards of professional conduct are crucial for ensuring high standards and excellence for the work of the EBA.<sup>15</sup> The Agency also strives to ensure that its staff do not have any interests that could affect their impartiality.

In accordance with Articles 11 and 11a of the Staff Regulations (SR) and Articles 11 and 81 of the Conditions of Employment of Other Servants of the European Union (CEOS) the successful candidate will be required to make **a declaration of any conflict of interest before recruitment** and to make an annual declaration. The EBA's Executive Director will examine whether the successful candidate has any personal interest which may impair his/her independence or any other conflict of interest in relation to the position offered and will adopt appropriate measures.

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<sup>15</sup> More information about the ethics requirements including the EBA's Ethics Guide, policy on conflicts of interest and Code of Good Administrative Behaviour are available at <https://www.eba.europa.eu/about-us/organisation-and-governance/accountability/ethics-eba>

In addition, the successful candidate will be bound to professional secrecy and to confidentiality requirements while working at the EBA and after having left.

Former staff members are required to seek clearance from the EBA before engaging in another activity for two years after leaving the Agency. If that activity is related to the work carried out during the last three years of service at the EBA, and it could lead to a conflict with the legitimate interests of the EBA, the Agency can give its approval subject to any conditions it sees fit or forbid the activity.<sup>16</sup>

## DATA PROTECTION

The EBA ensures that candidates' personal data is processed as required by Regulation (EU) 2018/1725<sup>17</sup>. This applies in particular to the confidentiality and security of such data. For more information on how personal data will be processed, candidates are invited to consult the [Data Protection Notice](#).

## IN CASE OF COMPLAINT AND APPEAL

Candidates who consider that their interests have been prejudiced by any decision related to the selection procedure can take the following actions:

Request for review of the decisions taken by the Selection Board

Within ten (10) calendar days of the date of the letter notifying the candidate of a decision taken by the Selection Board, he/she may submit a written request for a review of such a decision, setting out the reasons for the request, to the following e-mail address: [EBA-vacancies@eba.europa.eu](mailto:EBA-vacancies@eba.europa.eu)

### Appeals

a) The candidate may lodge a complaint under Article 90(2) of the Staff Regulations within the time limits provided for, at the following address:

The Executive Director  
European Banking Authority  
Selection procedure: **Ref.: ICC COPAC TA-82-2026**  
DEFENSE 4 – EUROPLAZA  
20 Avenue André Prothin  
CS 30154  
92927 Paris La Défense CEDEX  
France

b) The candidate can submit a judicial appeal to the General Court under Article 270 of the Treaty on the Functioning of the European Union and Article 91 of the Staff Regulations. For details about how to submit an appeal, please consult the website of the General Court: <http://curia.europa.eu/>.

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<sup>16</sup> More information on occupational activities after leaving the EBA, including guidance how post-employment restrictions and prohibitions are assessed is available at <https://www.eba.europa.eu/about-us/organisation-and-governance/accountability/ethics-eba/occupational-activities-after>

<sup>17</sup> Regulation (EU) 2018/1725 of the European Parliament and of the Council of 23 October 2018 on the protection of natural persons with regard to the processing of personal data by the Union institutions, bodies, offices and agencies and on the free movement of such data, and repealing Regulation (EC) No 45/2001 and Decision No 1247/2002/EC (OJ L 295, 21.11.2018, p. 39).

### Complaint to the European Ombudsman

It is also possible to lodge a complaint to the European Ombudsman pursuant to Article 228(1) of the Treaty on the Functioning of the European Union and in accordance with the conditions laid down in the Decision of the European Parliament of 9 March 1994 on the Staff Regulations and the general conditions governing the performance of the European Ombudsman's duties<sup>18</sup>. For details about how to lodge a complaint, please consult the website of the European Ombudsman: <http://www.ombudsman.europa.eu/>

Please note that complaints made to the European Ombudsman have no suspensive effect on the period laid down in Articles 90(2) and 91 of the Staff Regulations for lodging, respectively, a complaint or an appeal with the General Court. Furthermore, under Article 2(4) of the general conditions governing the performance of the European Ombudsman's duties, any complaint lodged with the European Ombudsman must be preceded by the appropriate administrative approaches to the institutions and bodies concerned.

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<sup>18</sup> OJ L 113 of 4 May 1994