

Conduct, Payments and Consumers Unit (COPAC)

The mission of the COPAC Unit is to protect consumers against harm arising from the misconduct of firms, to make retail payments more secure, competitive, innovative and convenient, and to prevent bank runs by strengthening depositors when their bank fails.

Assignment: the selected trainee(s) will assist in providing technical support to the COPAC unit as follows:

- Contribute to the policy work in the area of consumer protection, depositor protection, payment services and electronic money.
- Contribute to the assessment of different types of data related to payment fraud, , consumer detriment, the use of deposit guarantee schemes funds, covered deposits and others.
- Contribute to the development of mandates and tasks conferred on the EBA under the forthcoming Payment Services Directive 3, the Payment Services Regulation, and the Financial Data Access Act.
- Contribute to ongoing initiatives in the consumer protection space related to the retail banking products and services that are in the EBA'S remit, such as mortgage credit, consumer credit, deposits, payment accounts, payment services and electronic money.
- Monitoring of financial innovation from a consumer protection angle.

Assessment profile:

- University degree in Law, Finance, Information Technology, Economics or Banking or other relevant to the area in question.
- Experience of using the MS package: Word, PowerPoint, Excel and Outlook.
- Experience or knowledge in the assignment activities as described above.