



— Chief Policy Officer

The Association of Consumer Credit
Information Suppliers (ACCIS)



Dober Partners
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About ACCIS

The Association of Consumer Credit Information Suppliers (ACCIS) is a well-established industry association founded in 1990, headquartered in Brussels, Belgium. It serves as a representative body for organizations that responsibly manage data to assess the financial credibility of consumers and businesses. With a diverse membership consisting of over 50 members from various European countries, as well as associates and affiliates worldwide, ACCIS plays a pivotal role in shaping policies and regulations within the financial services sector.

ACCIS recognises emerging trends in the credit information industry and forges a vision that enables our members and partners to benefit from change. To help its members change with the times, ACCIS endorses Trust and Innovation as its key values. ACCIS is also changing, and expanding its resources, leadership and secretariat including the recruitment of a newly created position of Chief Policy Officer.



The role of credit referencing in the economy

The benefits of credit reporting activities are passed on to borrowers in the form of a lower cost of capital, which, in turn, has a positive impact on spending and investment. Improved information flows also provide the basis for fact-based and quicker assessments, thus facilitating greater access to credit and other financial products. A well-balanced and managed credit reporting system benefits lenders, borrowers, and the economy as a whole. It does so by reducing the potential of inappropriate lending or borrowing, thus helping to avoid economic peaks and troughs and smoothing out economic cycles.

Being a third party between credit granters and borrowers (individuals, SMEs, corporates), credit reporting activities ensure better access to information by lenders about borrowers thus reducing information asymmetries between them.

Credit reporting activities act as a key element in:



Increasing access to credit for borrowers. CRAs help to better evaluate risks, allowing more appropriate decisions, and help reduce lending to borrowers who are more likely to default (due to the size of their outstanding debt or other reasons).



Preventing over-indebtedness by ensuring that lenders have a clear picture of the amount of debt held by a borrower so that effective decisions can be made to avoid burdening borrowers with debts they cannot repay.



Supporting responsible lending by helping lenders and borrowers make decisions based not only on their current ability to pay (affordability), but also on their future capacity.



Supporting financial inclusion by helping potential borrowers share their payment history to show how they are managing their existing or past debts.



Supporting fairness in lending by enabling lenders to create lending policies and implement these policies based on consistent and accurate information so that lending decisions could be made fairly.



Preventing or detecting fraudulent activities by using information to identify unusual activities indicative of actual or attempted fraud.



Improving borrower discipline by helping consumers gain a clear picture of their own "financial standing". The availability of such information can lead to more responsible financial management and the better management of their finances.



Helping to provide greater convenience by providing information and thus enabling consumers to conclude a contract in the online world or the point of sale in a matter of seconds.



Providing accurate information to help lenders collect outstanding payments from borrowers.



Supporting regulators and policy makers in their supervision of financial markets.

What You'll Do

ACCIS is seeking a dynamic and highly motivated Chief Policy Officer to devise and execute advocacy strategies to promote the association's policy priorities. The Chief Policy Officer will lead the development of the association's policy positions on key issues affecting its members, conducting thorough analysis of EU regulations and legislative proposals and providing recommendations based on this analysis.

This role is ideal for an individual with a deep passion for EU affairs, digital policy and data protection, and who thrives in a collaborative and occasionally intense working environment. The Chief Policy Officer will report to the Director General of the association and work closely with the Board of the association and the Legal / Regulatory Committee Chairs.

ACCIS is an equal opportunity employer and welcomes applicants from diverse backgrounds.



Key Responsibilities:

1. Strategic Planning

- Lead the development of ACCIS's policy advocacy priorities and positions.
- Devise and execute advocacy strategies to advance ACCIS's agenda in collaboration with the Director General.
- Handle resources to accomplish the policy goals of the association, including outside consultants /law firms.

2. Policy Analysis:

- Monitor and analyze EU and international policy developments related to data protection, consumer/ business credit assessment, access to data and data management and retail financial services.
- Assess the potential impact of proposed policies and regulations on ACCIS members and the industry at large.
- Prepare summary papers and impact analyses / opportunities and threats on the above areas of interest.
- Provide strategic insights and recommendations to the Director General and ACCIS leadership.
- Provide policy support on national developments on an ad hoc basis.

3. Position Paper Development:

- Draft clear, compelling and evidence- based position papers that articulate ACCIS's views and recommendations on relevant policy issues.
- Draft responses to public consultations on behalf of ACCIS.
- Collaborate with ACCIS members, experts, and stakeholders to gather input and find consensus on position papers / responses to public consultations.
- Ensure positioning and narrative align with ACCIS's mission and objectives.

4. Committee Management:

- Facilitate and manage the Legal and Public Affairs working committees composed of ACCIS members.
- Organize committee meetings, set agendas, and drive productive discussions.
- Foster cooperation and coordination among committee members to achieve common objectives and consensus.

5. Advocacy and Engagement:

- Build and maintain relationships with key policymakers, influencers, and advocacy partners.
- Engage in public speaking and present ACCIS's policy positions at relevant events and conferences (in coordination with the Director General).



What You'll Do

Qualifications/skills:

- Bachelor's degree in law, political science, EU affairs or relevant subject.
- A minimum of 7 to 10 years demonstrated experience in EU affairs (policy analysis, advocacy and negotiation) and financial services legislation.
- Business acumen.
- Excellent written and verbal communication skills in English; knowledge of other EU languages is a plus.
- Strong analytical and research abilities.
- Strategic thinking and program management skills.
- Ability to work independently and within a team, with a proactive and results-oriented approach.
- Proficiency in Microsoft Office Suite and digital collaboration tools.
- Previous experience(s) in trade associations is a plus.



Recruitment Process



If you wish to apply for this exciting position, please send your CV and a motivation letter to the Executive Search team at Dober Partners (contacts below), as soon as possible to qualify for interviews with the Selection Committee in September 2024.

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