



## ING Graduate Programme 2026 – COO FM & Transaction Services Operations

At ING, we believe success will be achieved if we follow 3 key principles:

**We are collaborative:** Your ideas are welcome. Together, we solve complex problems to deliver the best solutions for our clients.

**We are flexible:** Flexibility drives productivity – everyone works differently. We trust our people to make the right choices, act with integrity and deliver optimal performance.

**We are impactful:** We are connectors, innovators and pioneers. We provide our clients with the expertise they need to fuel their growth and transition to a sustainable future.

Our **Graduate Programme** is designed for ambitious individuals who want to shape the future of banking while developing their skills in a dynamic, international environment. Our Early Careers offerings are built to ignite your passion and accelerate your professional and personal growth.

The **ING UK Graduate Programme** will provide you with hands-on experience and broad exposure to the banking world over 12 months. You will work as an integral part of a team, helping to deliver impactful solutions for ING in a specific department. We offer opportunities across three streams:

- Financial Markets – Sales and Trading
- Front Office – Capital Markets advisory and Corporate Banking
- Support & Control functions

### COO FM & Transaction Services

#### Transaction Services:

The CSD UK Transactions Services CLT has two key areas of responsibility - Payments & Cash Management daily activities and Client Services daily banking. The Payments & Cash Management responsibilities relate primarily to the service management of our outsourced providers for the processing of all payment products for ING London branch and cover the London business lines across multiple platforms. The Client Services remit is to act as the primary contact for the clients for all operational matters, ensuring an excellent service level and to pro-actively provide relevant advice to the clients to guarantee an optimal client satisfaction level.

Main Duties and Responsibilities:

- Client Services related:
  - To prepare, check and process account opening documentation and contracts. Duties will include liaising with ING in other countries to retrieve the relevant information and supporting documents
  - To prepare, check and process Powers of Attorney and account mandate updates for local and international accounts
  - To prepare, check and process electronic banking contracts for local and international clients
  - To open and maintain our databases and ensure that all data is 100% correct at any all times
  - Proactively contributing to ad hoc projects
- Payments related
  - To provide support to the international network of branches in relation to Payments/Cash Management (PCM) products

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- Ensure timely and accurate processing of all transactions generated within the department within cut off times (i.e., releasing BACS Files, Agency, Domestic Cheques)
- Complete tasks within the PCM London controls framework (on monthly, quarterly, and annual basis)
- Maintenance and approval of payment processing statistics
- Inputting of manual entries i.e. transfers, charges, clearing reconciliation breaks
- Manual input of deposits within the necessary cut off times

### FM Operations:

The FM GEP CLT has 10 team members who are responsible for onshore service governance of our third party provided ATOM, who provide offshore execution of operational activities. The FM GEP Client Loyalty Team (CLT) is part of the UK COO organisation and supports the Global Securities Financing ELR (Equity Lending and Repo) settlement activities, Cash Equities settlement activities, Derivative SWAPs and Asset Servicing. The team is responsible for the delivery of operational services to the Financial Markets Global Equity Products business partners and clients, across 40 developed and emerging markets, managing the day-to-day execution, control and delivery of these services, including agreed regulatory responsibilities.

CSD FM is responsible for managing Service Providers and coordinating with other support functions of the bank such as Finance, Market Risk and Product Control, Credit, Compliance, Legal and IT to ensure Settlement related services are delivered to the highest standard and meet regulatory, risk and control requirements.

The role will provide an insight into the end-to-end settlement processes for the Cash Equities, Equity Lending and Repo and Linear Equity Derivatives business lines including the associated Cash management and Asset Servicing activities. The role will also provide an insight into the procedures required for maintaining oversight and management of offshored and outsourced processes. It will involve providing analytical or administrative support to traders, liaison with counterparties and clients (both internal and external) in relation to all aspects of the settlement lifecycle for the effective, accurate and timely processing of all settlement activity.

It is anticipated that there will be an opportunity to participate in at least one change initiative in support of the development and maintenance of operational services, in line with regulatory requirements. This will provide an understanding of how business changes are integrated into the operational execution/service delivery processes, including maintaining Service Level Agreements (SLAs), service and control standards.

The graduate will obtain an understanding and hands-on experience of the end-to-end settlement processes for Cash Equities, Equity Lending and Repo and Linear Equity Derivatives activities. The role will involve working with Clients, Agent Banks, Service Providers, Business Partners, and internal ING departments including Finance, Market Risk and Product Control, Credit Risk, Compliance, Legal and Information Technology.

### Main Duties and Responsibilities:

- Management of end-to-end settlement process
- Monitor and review of fails and reconciliation breaks
- Understanding Static Data to include new client account set up
- Client Reporting
- Operational Transaction Tax processing and US Withholding and reporting
- Involvement in system and process improvements and developments
- Complete mandatory training requirements within designated timeframes.
- Participate in daily stand-ups to share and update on work priorities and progress
- Attendance at Stakeholders and Service Providers meetings
- Joining in with team retrospectives to review, understand and improve the performance of the team.
- Participate in ongoing team development activities

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- Producing MI for supporting Stakeholders, Risk forums and Service Provider performance
- Recording and tracking cases to resolution

### Key Skills and Requirements

- A recent graduate or looking to do a university placement year.
- Must have the right to work in the UK for the whole duration of the graduate programme.
- Excellent written and verbal communication skills
- Good PC skills, including an excellent working knowledge of Word, PowerPoint and Excel
- Good analytical skills and like to work with spreadsheets
- Have an interest in working with qualitative data
- An organised and details orientated individual
- Ability to execute tasks independently and manage/prioritize workload
- Proactive and have a willingness to learn
- Good communication and interpersonal skills for interaction between team members and staff
- Someone who can work well as part of a team as well as own initiative, good timekeeper and well organised
- Someone with a professional and confident manner
- Approachable and friendly
- A team player who has the ability to develop strong relationships with clients, candidates and colleagues
- Someone who will also play a big part in the team and represent the department well
- Basic understanding of UK Domestic and International payments processes
- Have an interest in financial services and an innovative approach to digitising banking operations.
- Have an interest of financial services with an innovative take on banking operations
- An unconditional drive to turn your ideas into reality.

### Ready to take the next step?

Click here to find out further information on the graduate programme and how to apply.

Apply now and start your journey with ING. Together, we'll shape the future of banking.

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