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Fractional MLRO

Description

Fractional MLRO – Online Payments | London | 5 Days per Month

[Exec Capital](#) is supporting a fast-growing online payment provider, part of an international financial services group, in the appointment of a Fractional MLRO for its UK operations.

This is an excellent opportunity for an experienced financial crime professional seeking a flexible advisory mandate within a dynamic fintech and payments environment.

The Opportunity

Our client is an established and rapidly expanding online payments business operating across multiple jurisdictions. The firm combines entrepreneurial agility with the backing and infrastructure of a wider international group.

The business is seeking a highly experienced MLRO to provide oversight and leadership of its UK financial crime framework on a fractional basis, estimated at approximately five days per month.

The successful candidate will act as the designated MLRO for the UK entity and serve as a key adviser to senior management on AML, sanctions, and financial crime matters.

Responsibilities

Key Responsibilities

- Act as the designated Money Laundering Reporting Officer for the UK business.
- Maintain and oversee AML, CTF, sanctions, and financial crime controls in line with FCA requirements and UK regulations.
- Review internal suspicious activity escalations and submit SARs to the NCA where appropriate.
- Conduct and maintain financial crime risk assessments.
- Advise senior stakeholders and the Board on regulatory obligations and emerging risks.
- Review and enhance AML policies, procedures, and governance frameworks.
- Support customer due diligence, enhanced due diligence, and transaction monitoring oversight.
- Assist with FCA engagement, audits, and regulatory reviews.
- Deliver pragmatic, commercially focused compliance guidance to support continued growth.
- Liaise with Group Compliance and Risk teams to ensure alignment with international standards and policies.

Qualifications

Hiring organization

Exec Capital

Employment Type

Part-time

Beginning of employment

1st July 2026

Duration of employment

Perm

Industry

Fintech

Job Location

London, South East, United Kingdom

Working Hours

9-5

Base Salary

£ 550 - £ 600

Date posted

June 3, 2026

Candidate Profile

We are keen to speak with individuals who possess:

- Previous experience acting as an MLRO or Deputy MLRO within a regulated payments, fintech, e-money, or broader financial services business.
- Strong knowledge of:
 - FCA regulatory expectations
 - UK Money Laundering Regulations
 - JMLSG Guidance
 - Sanctions and financial crime compliance frameworks
- Experience working within online payments, PSPs, merchant acquiring, or e-money environments.
- The ability to operate independently and engage confidently with senior stakeholders and regulators.
- Relevant professional qualifications such as ICA or ACAMS are advantageous.

Job Benefits

- **Location:** London
- **Commitment:** Approximately 5 days per month
- **Structure:** Fractional / Consultancy engagement
- **Sector:** Fintech / Online Payments

Day rate £600

Contacts

Exec Capital are a leading MLRO recruiter