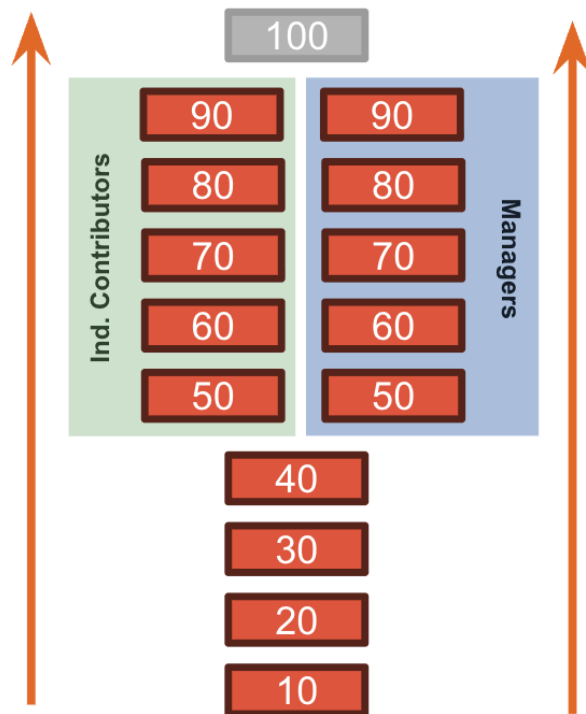


Monzo Data Discipline Career Progression Framework

Careers at Monzo



Monzo uses a ten-level framework to guide career progression. Within the Data discipline, this includes two distinct pathways: Individual Contributor (IC) and Manager. The levels (10-100) represent the seniority of roles within the Data organisation, whilst the pathways reflect their typical focus.

Career development is unique to an individual. Some people may explore Manager roles before deciding to return to IC positions. Others might excel as ICs but feel drawn to trying their hand at people leadership. Career trajectories are rarely linear, and we have designed this framework to facilitate career discussions that benefit both you as an individual and Monzo.

Career progression should align with your personal aspirations, team needs and organisational demands, and progress through the levels is a collaborative process involving you, your manager, and others. This approach ensures that progression aligns with personal aspirations, team needs, and organisational demands.

Use this guide as a flexible tool to shape your data career at Monzo, understanding that your journey may take unique but rewarding turns along the way.

How to use the Framework

The purpose of this document is to guide conversations around performance and progression. It is there to support human judgement rather than replace it. It seeks to balance detail with usability, capturing the essence of what is required at each level rather than providing an exhaustive list of the 'tasks' being done.

Guiding principles when using the framework:

- The framework will be less effective when used independently, without your manager. It will likely require contextual interpretation, and is most valuable when used in collaborative discussions that avoid a simplistic 'tick-box' approach.
- The framework distils key impact, behaviours, and skills into their core essentials. Rather than providing exhaustive lists with specific examples, it focuses on highlighting the critical themes and differences between role levels.
- The framework outlines behaviours and skills that are sufficiently broad to encompass the diverse ways data professionals can make impactful contributions. It avoids prescribing specific activities like 'optimises complex SQL queries', focusing instead on the quality and depth of data work at various levels.
- The framework aims to bring to life the expectations for each level, while also aligning with our data principles and evolving best practices. We aim to avoid reducing the complex nature of data professionals' performance and progression to mere metrics or predefined activities, as this is overly simplistic and fails to capture the diverse ways data practitioners create value.
- The framework is intended to convey consistent expectations across the entire Data discipline, incorporating each job family, whilst capturing nuances where appropriate. It should support the development of everyone within the discipline, no matter which job-family, squad or collective an individual represents.
- The framework levels are cumulative. Particularly within the skills and behaviours categories, we typically expect data professionals to be capable of performing at previous levels in addition to their own level.

The Three Pillars of Progression: Impact, Behaviours and Skills

The elements of our progression framework are impact, skills, and behaviours. Impact is the result, with skills and behaviours being the route to get there. All three are important; if an individual is demonstrating the right skills and behaviours but not having impact, then this should prompt a discussion as to *why*. Similarly, if an individual is achieving the key elements of impact without demonstrating the right skills and behaviours, then it may prompt a discussion on whether their approach is creating non-positive results elsewhere, or if it is sustainable in the long run. Progress is not achieved by simply ticking something off once but is instead about consistently demonstrating growth in all three areas.

Impact

Impact measures your influence and individual input to our success as a business i.e. your often measurable contribution to Monzo's mission and achieving its ambitions. The "area" of the business you work in may mean you can have impact in different ways - for instance through contributing to growth, helping with efficiency or cost reduction, meeting regulatory requirements, or many more. You may also have impact in other ways e.g., improving discipline practices or helping others to grow. Ultimately, your scope of impact often extends beyond your direct responsibilities, encompassing the collective success of the team and the overall culture of excellence within our organisation.

Behaviours

Behaviours are a non-exhaustive set of expectations that cover the main qualities we expect individuals at the various levels to embody. Through your behaviour you set an example to those around you. By modelling great behaviours, you lead by example, and by being self-aware you know when you are setting a great example. Your behaviours show that you are growing good habits and cultivating qualities that make an excellent team member. In addition, you can increase your impact by fostering a strong community and encouraging collaboration among team members.

Skills

Skills represent the abilities and expertise you bring to your role, from technical knowledge to communication and problem-solving. Skills are cumulative as you build on your strengths over time. Growth involves expanding your expertise, improving proficiency, and developing new capabilities that enhance your impact and support the company's and discipline's goals. As you move through the framework, it is likely you will bring more differentiated skills; as such this list should be seen as a guide rather than an exhaustive list. The structure used to categorise skills is to highlight those who are likely to be most beneficial in making sure you have the *proficiency* to consistently *own and deliver* impact in *collaboration* with others while maintaining a *high bar* for both Data and Monzo overall.

The Six Job Families within the Data Discipline

The Data Discipline is made up out of six distinct job families, each leveraging their own strengths and landing impact in meaningfully different ways. In particular:

- **Data Science** delivers impact by accelerating development and iteration of products and systems within their domain, developing new high-impact products, features, or systems for our customers, and ultimately helping achieve the company's goals
- **Data Analytics** delivers impact by improving the effectiveness of their area, and its stakeholders, in making informed data-driven decisions, often utilising specialised domain knowledge
- **Analytics Engineering** delivers impact by enhancing the quality, reliability, cost-efficiency, and capabilities of our data infrastructure and data assets
- **Machine Learning** delivers impact by developing and maintaining models and systems that directly support business objectives
- **Credit Strategy** delivers impact by managing credit risk effectively to meet customer borrowing needs whilst ensuring the required return on capital and profits are met
- **Credit Model** delivers impact by developing, monitoring, reviewing and maintaining regulatory-compliant credit risk models, and drive strategic choices by using the outputs of those models to generate credit risk and balance sheet insights

And although each job family brings their own strengths and emphases with them, there may be times when people need to stretch into the other job families, as and when that is the best way to get unblocked and land impact.

Level 10 - Associate/Intern

Role Summary

Level 10 are likely at the very early stages of their careers. They may be students between academic years, recent graduates with little to no professional experience, or individuals retraining or returning to the workforce. It's unlikely they will have worked in a Data role within a commercial setting before. As such, they would be expected to need significant training and support to become proficient with the specific tools, methodologies, and practices used in Data at Monzo.

Impact

- Has an impact within a single unit of delivery against clearly scoped tasks (like 'build a dashboard that has these tiles')

Behaviours

- Actively learns from others and regularly seeks feedback, showing a commitment to continuous improvement
- Proactively communicates their progress, goals, challenges, and any support they need
- Builds an understanding of how to create effective proposals, code, and analyses, primarily through asking questions
- Shows initiative in their own learning journey, taking steps to improve skills and understanding, while seeking out resources and guidance to better tackle daily challenges
- Demonstrates a desire for growth and learning to improve their skill-set at a high pace

Skills
<p><i>Proficiency</i></p> <ul style="list-style-type: none"> ● Contextual Understanding: Works to improve their skills in using data tools and systems, gradually becoming more comfortable with Monzo's specific technologies and workflows ● Technical Mastery: Able to write basic code and documentation with guidance from technical mentors, developing a solid foundation in best practices and coding standards ● (Self) Leadership: Can consistently demonstrate the ability to learn concepts, practices, and methodologies relevant to Data roles

Job Family Specific			
Analytics Engineering	Data Analytics	Data Science	Machine Learning
<ul style="list-style-type: none"> ● Proficiency: Works to develop their knowledge and understanding of data modelling, and starts to demonstrate understanding of our data infrastructure and tooling ● Holding a High Bar: Able to contribute to our data pipelines, making safe changes to well scoped tasks, with support from other engineers 	<ul style="list-style-type: none"> ● Holding a High Bar: Able to produce clear, well annotated, charts and summary statistics that can be easily understood and interpreted by others in response to very specific questions 	<ul style="list-style-type: none"> ● Proficiency: Basic knowledge of statistics and able to run basic statistical tests ● Holding a High Bar: Able to produce clear, well annotated, charts and summary statistics that can be easily understood and interpreted by others in response to very specific questions 	<ul style="list-style-type: none"> ● Proficiency: Basic understanding of the relevant ML algorithm(s) for their domain, including tooling, model analysis, and best practices ● Ownership & Delivery: Able to reliably execute against the core of the model lifecycle at Monzo, i.e. feature and model development ● Holding a High Bar: Able to build ML models using established methods and tools, writing clean code, performing validation, and evaluating model performance

Level 20 - Associate

Role Summary

Level 20 roles are typically still early in their careers in Data. They may have some relevant work experience or academic qualifications and are focused on solving well-defined problems with strong support from their team. The ability to learn remains the key measure of success at this level. As Level 20s progress toward Level 30, they are expected to gradually gain confidence, tackling problems with less direct support.

Impact

- Delivers impact within a squad or small domain, solving well-defined problems with support from senior colleagues

Behaviours

- Is an active member of the Data discipline, building relationships across it
- Takes initiative to deepen their understanding of tools and processes, progressively contributing more to projects
- Actively learns from others and regularly seeks feedback, showing a commitment to continuous improvement
- Maintains open lines of communication with project team, providing updates on progress, goals, and identifying areas where assistance is needed

Skills

Proficiency

- **Contextual Awareness:** Continuously improves their skills with Monzo's tools and systems, becoming more efficient in their usage
- **Technical Mastery:** Writing efficient code and documentation in-line with our data principles, able to create effective proposals, code and analyses, primarily through asking questions
- **(Self) Leadership:** Demonstrates an aptitude to learn common data concepts, practices, and methodologies relevant to Data roles

Ownership & Delivery

- **Impact Delivery:** Able to follow established guides and best practices to apply common concepts and practices to simple and well-defined problems

Job Family Specific			
Analytics Engineering	Data Analytics	Data Science	Machine Learning
<ul style="list-style-type: none"> ● Proficiency: Demonstrates understanding of our data infrastructure and tooling ● Ownership & Delivery: Able to make well documented and well tested changes to our data pipelines, in-line with our engineering principles ● Holding a High Bar: Able to debug and resolve issues related to their code changes in production 	<ul style="list-style-type: none"> ● Proficiency: Basic understanding of diverse data communication techniques, e.g. chart types, choice of metrics, etc. and their purpose ● Ownership & Delivery: Able to produce clear and informative reports about a small business area that can be used and understood by colleagues from other disciplines 	<ul style="list-style-type: none"> ● Proficiency: Basic understanding of diverse data communication techniques, e.g. chart types, choice of metrics, etc. and their purpose, and able to analyse a simple binary A/B test ● Ownership & Delivery: Able to produce actionable insights that address well-scoped and unambiguous questions that can be used and understood by colleagues from other disciplines ● Holding a High Bar: Transparently sharing their work in relevant channels and databases, welcoming challenge to develop further 	<ul style="list-style-type: none"> ● Proficiency: Competent in the core of the model lifecycle at Monzo, i.e. feature and model development ● Holding a High Bar: Capable of building ML models using established methods and tools, writing clean code, performing validation, and evaluating model performance; understands requirements of the Model Risk Management framework

Level 30

Role Summary

Someone operating at this level will have solid technical skills and be able to work with relative autonomy on simpler problems (i.e. those without significant organisational or technical complexity), normally within the scope of a single squad or small domain. Support from colleagues will be required for someone at this level to take on problems that are more complex (either in organisational or technical terms) or move into unfamiliar domains.

Impact

- Delivers impact within a squad or small domain, solving well-defined problems with relative autonomy
- Moves the Data discipline forward, following established practices and taking on discipline-wide projects as asked or required
- Demonstrates ownership of smaller problem spaces, consistently delivering successful outcomes

Behaviours

- Takes ownership of deliverables, delivering on time and to a high standard, and asking for support if needed to achieve this
- Thinks proactively, identifying and planning for the necessary next steps
- Demonstrates curiosity and a desire to learn and improve, in order to deepen capability or expertise
- Drives their own personal development, actively seeking and applying feedback from colleagues to accelerate learning and growth
- Works collaboratively within the team/squad, spotting opportunities to increase contribution and add value
- Proactively validates their work where appropriate, e.g. through tests, benchmarking and effective monitoring

Skills

Proficiency

- **Contextual understanding:** Broad understanding of the immediate domain and its operating context, in order to provide valuable contributions to the respective squad/team goals
- **Technical Mastery:** Able to confidently use the tools and techniques required to solve well-defined problems, and learn those used for more complex problems from more senior colleagues

Ownership & Delivery

- **Data products ownership:** Able to interpret, own, maintain, and disseminate data products, making improvements to what exists already whilst understanding ongoing complexity, and trade offs of its operating context

Holding a High Bar

- **Steward of Quality:** Able to self-QA and validate assumptions, input and output data quality and correctness; leveraging proposals to seek input and feedback from peers, and ensuring outputs are understood by stakeholders
- **Guidance:** Can consistently provide clear and actionable technical feedback on other people's work, e.g. pull requests, proposals or analyses

Collaboration

- **Communication:** Can interact effectively with key stakeholders and squads, including seeking support where required, and providing context and clarity to their solution, progress and outcomes, through well-written proposals, documentation and runbooks, allowing others to easily understand what's been built and why, and thus enabling work to be built upon

Job Family Specific			
Analytics Engineering	Data Analytics	Data Science	Machine Learning
<ul style="list-style-type: none"> ● Proficiency: Developed understanding of our codebase, and expertise within specific code spaces or product architectures ● Ownership & Delivery: Able to build data models end-to-end, from understanding end-user requirements through to delivery ● Holding a High Bar: confident with Monzo modelling and orchestration tooling and able to reason about data model performance and scalability 	<ul style="list-style-type: none"> ● Proficiency: Capable in descriptive analysis, data visualisation and storytelling to provide clear insights on straightforward problem spaces with little or no dependences on other problem spaces ● Ownership & Delivery: Able to develop and maintain dashboards, reports, controls and data processes ● Holding a High Bar: Produces robust, accurate and repeatable analysis, reports, processes and controls 	<ul style="list-style-type: none"> ● Proficiency: Understanding of principles of experimentation, capable in data visualisation and storytelling, and can develop business relevant metrics ● Holding a High Bar: Able to instrument quality controls around their area's metrics 	<ul style="list-style-type: none"> ● Proficiency: Can independently build and maintain ML based solutions for a problem with well-defined scope; produce dependable, high quality results ● Ownership & Delivery: Competent in the entire model lifecycle at Monzo (feature lifecycle, model development and deployment) as needed for efficient delivery of their projects ● Holding a High Bar: Meets requirements under the Model Risk Management framework

Job Family Specific	
Credit Strategy	Credit Model
<ul style="list-style-type: none"> ● Proficiency: Able to think through first principles to provide insights & analyses and write proposals in clear language that can be shared to regulators or external parties. To understand, extract and use benchmarking information and market analysis, and to do simple changes to commercial modelling ● Ownership & Delivery: Competent in the interpretation of data for application within the credit context to understand emerging trends that might need challenges or additional analysis ● Holding a High Bar: Produces robust, reproducible analysis with clear validation 	<ul style="list-style-type: none"> ● Proficiency: Builds dependable credit models on well-scoped problems,, taking into consideration relevant regulatory requirements (e.g. those impacting IFRS9) and internal policies and procedures pertaining model risk management. ● Ownership & Delivery: Owns model components—data fit, calibration, simple monitoring—and lands work on time with crisp, auditable documentation that others can build on. ● Holding a High Bar: Produces robust, reproducible modelling work with clear validation. Explains drivers clearly and leaves a reproducible trail that is regulator-ready under modern MRM expectations.

Level 40 - Senior

Role Summary

At Level 40, an individual is no longer at the earliest career stages of the Data discipline. They have moved beyond clearly defined accountabilities to delivering impact through collaborative efforts on more organisationally or technically complex problems. They require minimal oversight, taking ownership of end-to-end projects and prioritising their time in line with the needs of the business both for growth and scaling safely.

Impact

- Contributes to squad/team goals by applying sound judgement to complex problems (i.e. those with no single 'right' answer)
- Is a valued colleague within their squad/team, contributing to culture and acting as role model and support for more junior colleagues
- Moves the discipline forward, leaving things better than they found them and acting as a delivery engine on projects that have a wide reaching impact
- Effectively manages data product to deliver Collective/Discipline goals

Behaviours

- Drives projects forward, taking responsibility for end-to-end delivery and gaining input from more senior leaders in an effective and efficient way
- Demonstrates commitment to personal development by actively seeking learning opportunities to enhance skills and knowledge
- Elevates team performance by setting a high bar for themselves, seeking feedback and challenging others to excel
- Spots opportunities for improvement, striving to leave things better than they found them
- Builds strong working relationships within the squad and wider collective, building trust and credibility with colleagues
- Coordinates and collaborates empathically with other teams and disciplines

Skills

Proficiency

- **Contextual understanding:** Solid understanding of the collective/squad/team and its operating context in order to make sound judgement calls in areas of ambiguity
- **Technical Mastery:** Highly proficient in their domain, performing analysis and writing code/reports/proposals/documentation that are regarded by their peers or external parties as high quality and easily understood

Ownership & Delivery

- **Data products ownership:** Able to interpret, own, maintain, disseminate and retire data products, and make trade-offs based on the ongoing complexity of its operating context, to achieve the goals set in the roadmap
- **Prioritisation:** Ability to evaluate and balance competing priorities, making informed decisions that optimise for business needs and value
- **Impact Delivery:** With minimal supervision independently scopes, solves and manages issues due to their ambiguity, complexity, deadlines or specialist knowledge requirements

Holding a High Bar

- **Steward of Quality:** Can consistently and proactively identify problems in our strategy, product or platform, improving data products they work on and leaving things better than they found them
- **Guidance:** Can consistently provide clear feedback to more junior colleagues, both technical and strategic direction in view of operating context and scalability

Collaboration

- **Communication:** Consistently able to validate audience understanding of the presented and shared work, and provides context and clarity to their work through well-written proposals, documentation and runbooks, allowing others to easily understand what's been built, discussed, proposed and why, and thus enabling work to be built upon
- **Stakeholder Management:** Can influence decisions, and drive initiatives forward, with and without formal authority, and is trusted to deliver challenging and difficult messages to stakeholders relevant for their area

Job Family Specific			
Analytics Engineering	Data Analytics	Data Science	Machine Learning
<ul style="list-style-type: none"> ● Proficiency: Able to break down, debug and refactor our larger data pipelines ● Ownership & Delivery: Confident leading most data modelling incidents, and able to reason about project milestones, provide reasonable estimates for and track time to delivery ● Holding a High Bar: Strong PR review and acts as a source of best practice 	<ul style="list-style-type: none"> ● Proficiency: Able to independently scope and formulate analytical solutions to more complex problem spaces, with dependencies on other areas or trade-offs to be managed ● Ownership & Delivery: Independently owning the development and maintenance of a broad range of dashboards, reports, controls and data processes ● Holding a High Bar: Develops analysis, reports, processes and controls to a high standard, ensuring it is scalable, efficient and well-controlled 	<ul style="list-style-type: none"> ● Proficiency: Able to structure metric maps and propose approaches to (in)validate hypothesised relationships across their squad, and able to design, implement and analyse experiments for medium to high complexity ● Ownership & Delivery: Can identify opportunities for the area to realise its ambitions and speak to any tradeoffs that may need to be made ● Holding a High Bar: Trusted to independently deliver high quality insights for both tactical and strategic direction that are verifiable and replicable by others outside the team 	<ul style="list-style-type: none"> ● Proficiency: Able to independently scope business problems to formulate ML solutions. Proficient in relevant algorithms, model optimization, and analysis to deliver purpose-fit models ● Ownership & Delivery: Experienced in managing the full model lifecycle at Monzo. Guides and supports junior team (L30s) members ● Holding a High Bar: Exemplify best practices using established methodologies and tools to build reliable ML models. Provides constructive feedback to peers through code and proposal reviews

Job Family Specific	
Credit Strategy	Credit Model
<ul style="list-style-type: none"> ● Proficiency: In-depth application of the credit cycle, commercial modelling, relevant regulation and internal policy & procedures to review and analyse portfolio performance, taking into consideration risk appetite/KRIs and operating context to understand emerging trends that might need challenges or additional analysis. ● Ownership & Delivery: Owning the interpretation, analyses and application of data to develop strategy, reviews and monitoring to ensure sustainable business performance. Balancing risk and reward decision making including actively anticipating risks including those that cannot be materially observed by data ● Holding a High Bar: Trusted to independently deliver high quality credit strategy proposal or review and regarded as a source of knowledge and best practice within the team 	<ul style="list-style-type: none"> ● Proficiency: In-depth application of technical credit model knowledge, taking into consideration relevant regulatory requirements (e.g. those impacting IFRS9) and internal policies and procedures pertaining model risk management. ● Ownership & Delivery: Leads end-to-end deliveries across ambiguous scopes—framing, deployment, monitoring, and governance packs—balancing risk appetite, commercial value and regulatory resilience. ● Holding a High Bar: Sets standards for quality, reproducibility, explainability and governance; curates challenger methodologies and techniques; embeds rigorous validation practices across the model lifecycle.

Level 50

L50 Manager

Role Summary

A Level 50 Manager has moved away from solely managing their own contribution toward delivering through others. They may still be doing hands-on work, but the scope of impact is typically felt more widely, across a large domain or collective. Level 50 Managers are accountable for leading within a defined scope, allocating work in a way that makes the best of their people and providing line management to direct reports.

Impact

- Contributes to goals of the collective, driving the provision of effective data products that enable business performance
- Supporting and developing their direct reports in a sustainable way, and makes a substantial contribution to recruitment efforts
- Is a positive force in the discipline & squad, driving data-wide projects where required and acting as a model of data's role in the business

Behaviours

- Communicates effectively, bridging the gap between technical and non-technical stakeholders to ensure optimal outcomes
- Acts as a problem solver, actively finding and resolving issues, or escalating to more senior colleagues where required
- Works in an integrated way with stakeholders, suggesting and developing solutions, providing valued expertise whilst appropriately managing expectations
- Proactively manages stakeholders, keeping relevant people in the loop, being responsive and pushing back where required
- Provides and seeks open and honest feedback, creating a learning culture within the team
- Delegates appropriately, recognising where team members are well-placed to learn and/or deliver, whilst ensuring their own hands-on work is in areas of highest value

Skills

Proficiency

- **Contextual understanding:** Nuanced understanding of the collective and its operating context, including regulatory requirements
- **People support:** Providing appropriate support and challenge to encourage high performance in direct reports, including identifying development and training requirements
- **Leadership:** Able to provide leadership to more junior team members to ensure high-quality outputs

Ownership & Delivery

- **Data products ownership:** Able to ensure data products are owned, maintained, documented and disseminated appropriately, and make trade offs based on the ongoing complexity of its operating context to achieve the discipline/collective goals
- **Impact Delivery:** Ensuring all team members (including themselves) are focused on the highest-priority problems, adjusting in line with changing business needs where required

Holding a high bar

- **Team Management:** Consistently able to identify gaps and brings talent into Monzo in line with business needs, demonstrating sound judgement

Job Family Specific			
Analytics Engineering	Data Analytics	Data Science	Machine Learning
<ul style="list-style-type: none"> ● Proficiency: Empowers analytics engineers to achieve a high bar of engineering excellence in their work, including data pipeline resilience, testing and documentation. ● Ownership & Delivery: Creates a culture of accountability and ownership over the data pipelines and data estate for their area. Drives team goals forward by organizing the team's work and setting appropriate milestones. ● Holding a High Bar: Sets meaningful development goals for their direct reports, and aligns growth of their analytics engineers with growth of the team. 	<ul style="list-style-type: none"> ● Proficiency: Leading the team to scope, formulate and prioritise analytical solutions to complex and varied problem spaces, ensuring management of dependencies and trade-offs with other areas ● Ownership & Delivery: Co-owns monitoring, reporting and control excellence across their area; coordinates monitoring and reporting on cross-collective topics. ● Holding a High Bar: Trusted to own DA excellence in their area, balancing accuracy, scalability and velocity for their team 	<ul style="list-style-type: none"> ● Proficiency: Able to structure metric maps and propose approaches to (in)validate hypothesised relationships across their collective ● Ownership & Delivery: Can cut through the area's swirl, and escalates timely and jointly ● Holding a High Bar: Trusted to own DS excellence in their area, balancing accuracy and velocity for their team ● Collaboration: Can speak to the risks involved with staffing decisions in their area to non-technical stakeholders and make recommendations 	<ul style="list-style-type: none"> ● Proficiency: Able to discover and promote innovative ML applications in new business contexts ● Ownership & Delivery: Competent in ensuring the ML systems in their team meet the requirements from the Model Risk Management Framework ● Holding a High Bar: Co-owns ML excellence in their area

Job Family Specific	
Credit Strategy	Credit Model
<ul style="list-style-type: none"> ● Proficiency: Leading a team to deliver complex commercial modelling changes, strategies development/reviews and narrative on portfolio performance. This included challenging stakeholders when required ● Ownership & Delivery: Creates a culture of accountability and ownership of credit portfolio in their area to drive improvements and growth. Anticipates trade-offs between commercial goals, regulatory and internal standards and technical feasibility ● Holding a High Bar: Trusted to own and deliver credit excellence in their area. Coaches others on maintaining high standards in technical quality, its applicability and the relevant governance ● Collaboration: Clearly communicates credit risk and commercial trade-offs to various stakeholders. Collaborates with diverse teams to influence priorities and improve credit best practices 	<ul style="list-style-type: none"> ● Proficiency: Leading a team to deliver complex model changes/reviews and shapes team modelling strategy; calibrates scope and standards to risk appetite and business ambition ● Ownership & Delivery: Creates a culture of accountability and ownership of credit models to drive improvements to the wider model estate(methodology, monitoring, performance, automation, governance). ● Holding a High Bar: Trusted to own and deliver credit excellence in their area. Coaches others on maintaining high standards in both technical quality and governance.

L50 Lead Individual Contributor

Role Summary

A Level 50 Individual Contributor delivers larger or more complex projects, often working through others. They are accountable for the quality of the data solutions. Level 50 Individual Contributors provide subject-matter leadership within the business, giving advice and support to those they work with and bringing an expertise-based perspective in areas such as hiring.

Impact

- Contributes to collective goals, applying skills and expertise to the delivery of data products that enable business performance
- Brings capability to bear both directly (through individual delivery) and indirectly (through oversight of others)
- Is a positive force in the discipline/squad, driving data-wide projects where required and acting as a model of data's role in the business

Behaviours

- Communicates effectively, translating technical language to aid understanding for non-technical audiences and stakeholders
- Collaborates well with stakeholders, bringing an informed perspective to influence the direction of projects
- Works in an integrated way with colleagues in the collective, suggesting and developing solutions, providing valued expertise whilst appropriately managing expectations
- Proactively manages stakeholders, keeping relevant people in the loop, being responsive and pushing back where required
- Shares expertise generously, giving time to colleagues to build skills and understanding in others as needed
- Provides and seeks open and honest feedback, supporting a learning culture within the team
- Regularly recognised in their team and collective for highly impactful contributions of the highest quality, driving clear business value

Skills

Proficiency

- **Contextual understanding:** Nuanced understanding of the collective and its operating context, including regulatory requirements, to determine appropriate tools, techniques and solutions.
- **Technical Mastery:** Demonstrating strong skills in tackling complex, ambiguous problems, especially under pressure. Capable of efficiently diagnosing and resolving intricate issues, swiftly leading critical incident responses, and addressing urgent, unforeseen regulatory demands with precision and resilience
- **Leadership:** A technical leader in the business, able to use advanced tools and techniques, weigh technical trade-offs and build scalable solutions. Contributes to the discipline/squad by being a technical authority for large changes, contributing in hiring, reviews, being a strong communicator able to navigate both technical and business context effectively resulting in influence, knowledge sharing, onboarding, and training.

Ownership & Delivery

- **Data products ownership:** Consistently role modelling best practice on data product ownership, ensuring data products are owned, maintained, documented and disseminated appropriately and proactively make trade offs based on the ongoing complexity of its operating context to achieve the discipline/collective goals
- **Prioritisation:** Can consistently steer focus to the highest-priority problems, adjusting in line with changing business needs where required
- **Impact Delivery:** Consistently leads the projects, squad and area to positive outcomes from a technical perspective, ensuring appropriate decisions are made to factor in essential project and business needs
- **Capability Building:** Actively building capability in others, seeking to leverage their own expertise more widely than their individual output

Holding a High Bar

- **Guidance:** Able to bring a technical perspective to hiring and performance conversations, applying a standard on what good looks like

Job Family Specific			
Analytics Engineering	Data Analytics	Data Science	Machine Learning
<ul style="list-style-type: none"> ● Proficiency: Is able to adapt data pipelines for rapidly changing business requirements ● Ownership & Delivery: Consistently leading the technical delivery of our most complex data pipelines ● Holding a High Bar: Leads the refactoring of complex data pipelines or models when it is warranted, and can make pragmatic trade-offs between perfection and technical debt which aligns with our priorities as a business, including how to repay debt 	<ul style="list-style-type: none"> ● Proficiency: Specialist knowledge, e.g. deep understanding of dynamics of customer and data products and able to influence the strategy of a large area through actionable insights, improving the likelihood of the area hitting its ambitions ● Ownership & Delivery: Trusted to own specialised systems end-to-end (e.g. marketing channels, business critical reporting and monitoring etc.). Coordinates monitoring and reporting across multiple squads ● Holding a High Bar: Consistently produces and maintains high-quality deliverables, setting the gold-standard for data analytics on cross-collective topics 	<ul style="list-style-type: none"> ● Proficiency: Able to influence the strategy of a large area through actionable insights, improving the likelihood of the area hitting its ambitions, and able to set ambitious targets for the area and work with cross functional partners to plan to realise those ambitions. ● Ownership & Delivery: Trusted to be able to lead the commercial implication assessment of investment and/or development opportunities 	<ul style="list-style-type: none"> ● Proficiency: Understands the business domain and can propose and prioritise ML solutions to meet goals. Proficient in relevant algorithms, trade-offs, optimization, and analysis to guide the team toward effective modelling techniques ● Ownership & Delivery: Ensures timely and consistent delivery of business outcomes through individual work and leading others ● Holding a High Bar: Maintains high-quality deliverables, reviews model health and data sources, and addresses gaps. Plans for resolving tech debt to support future development ● Collaboration: Clearly explains ML risk trade-offs to non-technical stakeholders. Collaborates with engineering and product teams to influence priorities and works with platform teams to improve ML best practices

Job Family Specific	
Credit Strategy	Credit Model
<ul style="list-style-type: none"> ● Proficiency: Specialist knowledge, e.g. deep understanding of dynamics of at least one borrowing product and able to influence the strategy of the collective through actionable insights, improving the likelihood of the collective hitting its ambitions ● Ownership & Delivery: Trusted to be able to lead the end to end development of a strategy/review with no well trodden path. Anticipates trade-offs between commercial goals, regulatory and internal standards and technical feasibility ● Holding a High Bar: Coaches others on maintaining high standards in technical quality, its applicability and the relevant governance 	<ul style="list-style-type: none"> ● Proficiency: Specialist knowledge of credit model methodology; able to propose a range of viable technical solutions to solve complex problems. Fluency in using all internal technical tools ● Ownership & Delivery: Trusted to be able to lead end-to-end delivery of complex and/or high-impact models. Anticipates trade-offs between commercial goals, regulatory and internal standards, and technical feasibility. ● Holding a High Bar: Coaches others on maintaining high standards in both technical quality and governance.

Level 60

L60 Senior Manager

Role Summary

The Level 60 Manager is an established people manager, leading a team that may include both individual contributors and other managers. They ensure the delivery of strategic or high-complexity projects, taking ultimate responsibility for end-to-end success. Level 60 Managers are accountable for leading their team effectively, allocating responsibilities in a way that gets the best out of people, and flexing their line management approach to meet the needs of a diverse team.

Impact

- Significantly contributes to shape up Collective goals by overseeing the long-term provision of sustainable data products. This enables timely decision-making to support business performance
- Sets their team up for success through the right recruitment, training, tools and support
- Is a role model and leader within Data, contributing to discipline-level strategy and sponsoring data-wide projects
- Sets strategy for their collective/business area in line with Data & Business goals

Behaviours

- Communicates with impact on behalf of Monzo with internal and external stakeholders – both technical and non-technical - including auditors, regulators, and third-party organisations
- Clears a path for their team, unblocking issues and fostering effective collaboration with the wider collective to get to the best outcome for Monzo
- Provides and seeks open and honest feedback, creating a learning culture within the team and driving best practices
- Balances short-term and long-term thinking, managing people day-to-day to maximise productivity whilst contributing to longer-term strategy and spotting future opportunities

- Acts as a credible and compelling leader within the collective, ensuring the discipline has the influence it needs
- Consistently shows they are willing to lead, grow and support all the data job families for their area

Skills

Proficiency

- **Contextual understanding:** Rich understanding of the collective to ensure decisions align with business goals, particularly in high-impact or complex domains
- **People support:** Able to flex management style to meet the needs of a diverse team, ensuring both individual contributors and managers get the support and challenge they need to be at their best

Ownership & Delivery

- **Data products ownership:** Able to create a culture of data products ownership, ensuring products are owned, maintained, documented and disseminated appropriately within the team, and taking accountability to ensure that data products remain relevant to achieve the discipline/collective goals
- **Impact Delivery:** Able to provide leadership to the team on delivering change, leveraging individual contributor peers to ensure high-quality outputs that drive business outcomes

Holding a high bar

- **Team management:** Recruit and retain the best talent, and can consistently spot opportunities for improvements to the team set-up or roles and responsibilities

Collaboration

- **Collaboration:** Able to ensure the team are working collaboratively with one another and the wider collective, creating a culture of partnership and managing stakeholders effectively to achieve this

Job Family Specific			
Analytics Engineering	Data Analytics	Data Science	Machine Learning
<ul style="list-style-type: none"> ● Proficiency: Sets and owns the data modelling strategy for their area, ensuring the right data assets are developed to support its growth ● Ownership & Delivery: Owns the long-term AE delivery roadmap for their data estate. Owns and resolves associated trade-offs, taking into account tech debt and prioritising improvement work where required 	<ul style="list-style-type: none"> ● Proficiency: Able to work flexibly across large domains and non-technical disciplines ● Ownership & Delivery: Able to consistently contribute to the progress of the area's ambitions and techdebt investments with their team ● Collaboration: Collaborates effectively with leads across their area to determine opportunities and tradeoffs in advancing on both the area's ambitions and techdebt investments 	<ul style="list-style-type: none"> ● Proficiency: Able to work flexibly across large domains and non-technical disciplines ● Ownership & Delivery: Able to consistently contribute to the progress of the area's ambitions and techdebt investments with their team ● Collaboration: Collaborates effectively with leads across their area to determine opportunities and tradeoffs in advancing on both the area's ambitions and techdebt investments 	<ul style="list-style-type: none"> ● Ownership & Delivery: Lead the ML strategy and model architecture in their business area. Steer strategic decisions on evaluating and onboarding external technology and data suppliers ● Collaboration: Collaborate with leads in other collectives to further ML strategy at the company and provide "customers voice" to pertinent initiatives in Data and ML Platform

Job Family Specific	
Credit Strategy	Credit Model
<ul style="list-style-type: none"> ● Proficiency: Deep understanding of credit portfolio and operating context to lead in delivering complex changes, new product launches, strategies development/reviews and narrative on portfolio performance 	<ul style="list-style-type: none"> ● Proficiency: Deep understanding of credit portfolio and operating context to lead in delivering complex model changes/reviews and narrative on impairment performance ● Ownership & Delivery: Consistently champion and contribute to drive change, progress and growth of credit visions. Champion

<ul style="list-style-type: none"> ● Ownership & Delivery: Consistently champion and contribute to drive change, progress and growth of credit visions. Identifies risks and opportunities for the business area and is able to redirect team's focus to achieve maximum potential with a medium-long term view ● Collaboration: Collaborates effectively with leads across their area to identify opportunities to advance credit ambitions and ensuring sustainable business performance 	<p>Change through constant horizon scanning. Identifies risks and opportunities for the business area and is able to redirect the team's focus to achieve maximum potential with a medium-long term view.</p> <ul style="list-style-type: none"> ● Collaboration: Collaborates effectively with leads across their area to identify opportunities to advance credit modelling ambitions. Able to develop frameworks which scale business processes across geographies and Business Units.
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L60 Staff

Role Summary

A Level 60 Individual Contributor has high proficiency in a key Data capability, which they can apply to critical business challenges. They lead efforts on strategically important problems, applying judgement in areas of organisational or technical complexity. They successfully steward initiatives end-to-end, providing oversight and focusing hands-on work in the areas of greatest need. They are trusted with business critical projects and products.

Impact

- Makes a significant contribution to collective goals, applying knowledge and skills to the delivery of complex or high-priority data products that enable business performance
- Has extensively leveraged expertise, directly impacting the work of other L60s and L70s in the business
- Is a role model and leader within Data, contributing to discipline-level strategy and sponsoring data-wide projects
- Able to lend an informed opinion across the different job families within Data and work flexibly across large domains

Behaviours

- Communicates effectively, translating technical language to aid understanding for non-technical audiences and stakeholders
- Collaborates with peers within and across teams, bringing a technical perspective to help move projects forward in complex and ambiguous environments
- Shares expertise generously, mentoring colleagues to build their skills and understanding, while contributing to the growth and development of the team
- Provides and seeks open and honest feedback, supporting a learning culture within the team
- Builds trusting relationships with collective colleagues and wider stakeholders, establishing credibility and influence as a key expert in the business

Skills

Proficiency

- **Contextual understanding:** Rich understanding of the collective and its operating context, including regulatory requirements, to determine appropriate tools, techniques and solutions
- **Technical Mastery:** Can consistently manage the impact of making changes to connected systems and/or strategies, can plan and mitigate any negative impact

Ownership & Delivery

- **Data products ownership:** Role modelling best practice on data ownership, ensuring products are owned, maintained, documented and disseminated appropriately and taking accountability for technical debt in their area
- **Prioritisation:** Focusing on 'hands-on' work in areas of high complexity, proactively aligning work to business needs and communicating decisions or trade-offs where required
- **Capability building:** Using in-project upskilling and/or formal training to increase technical capability of others in line with business needs

Holding a High Bar

- **Steward of Quality:** Proactively improving the quality and longevity of systems when it's warranted, and using it as an opportunity to level up others
- **Guidance:** An expert in their field, with the capabilities required to address problems that are more complex (from an organisational or technical perspective), able to get involved and bring an informed perspective across multiple Data sub-disciplines

Collaboration

- **Stakeholder Management:** Works in collaboration with other members of the collective to suggest and develop solutions, bringing a technical voice to conversations and working alongside people-managers in the team to get to the best outcomes

Job Family Specific			
Analytics Engineering	Data Analytics	Data Science	Machine Learning
<ul style="list-style-type: none"> ● Proficiency: Is able to lead large architectural changes to the data warehouse and understands the ramification for Engineering systems ● Ownership & Delivery: Can balance the challenges and requirements of different business areas in making escalation and tech-debt decisions 	<ul style="list-style-type: none"> ● Proficiency: Trusted with the most business-critical reports, investor updates, etc. ● Collaboration: Collaborates effectively with leads across multiple business areas to determine opportunities and tradeoffs in advancing on both the area's ambitions and techdebt investments 	<ul style="list-style-type: none"> ● Proficiency: Able to work flexibly across large domains and non-technical disciplines ● Ownership & Delivery: Trusted with the most business-critical forecasts, goal setting and strategic insights, as well as to discover opportunities to realise any gaps to the company ambitions ● Collaboration: Collaborates effectively with leads across multiple business areas to determine opportunities and tradeoffs in advancing on both the area's ambitions and techdebt investments 	<ul style="list-style-type: none"> ● Proficiency: Demonstrates the skills and behaviours expected for a Lead ML Engineer (L50), but scales that to multiple problem spaces within a collective ● Ownership & Delivery: Lead the ML strategy and model architecture in their business area. Steer strategic decisions on evaluating and onboarding external technology and data suppliers ● Collaboration: Collaborate with leads in other collectives to further ML best practices at the company and provide "customers voice" to pertinent initiatives in Data and ML Platform

Job Family Specific	
Credit Strategy	Credit Model
<ul style="list-style-type: none"> ● Proficiency: Able to work flexibly across the collective on the most difficult problems 	<ul style="list-style-type: none"> ● Proficiency: Able to work flexibly across the collective on the most difficult problems

<ul style="list-style-type: none">● Ownership & Delivery: Can fully self serve from commercial modelling, data extracts to writing decision papers for the Board● Collaboration: Collaborates effectively with leads across multiple business areas to help troubleshoot issues and support the area's ambitions	<ul style="list-style-type: none">● Ownership & Delivery: Can fully self serve for end to end delivery of credit model advancement● Collaboration: Collaborates effectively with leads across multiple business areas to help troubleshoot issues and support the area's ambitions
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Level 70

L70 Director

Role Summary

A Level 70 Manager is a senior leader of people, accountable for driving a significant agenda through a team. They are responsible for setting strategic direction and ensuring their team is positioned with the resources, skills and support to deliver against it. Their stakeholders will be collective and company leadership.

Impact

- Is seen as a critical enabler of collective goals, ensuring the team is delivering consistent and sustainable value
- Ensures they have the right team to deliver in the long-term, with the requisite resources, skills and behaviours
- Is an inspiring leader within Data, driving strategy within their job family and sponsoring high-value discipline-wide projects

Behaviours

- Takes accountability, stepping up to difficult or high-stakes decisions to support the long-term success of the business
- Balances short-term and long-term thinking, ensuring work is delivered in a sustainable, future-facing way
- Applies the right blend of a risk and opportunity mindset, ensuring risks are managed appropriately whilst striving to move the organisation forward
- Provides coaching and feedback to team members, helping them to be at their best
- Role models being a leader in Data, demonstrating a commitment to continuous improvement for the discipline
- Acts a leader in their collective and a bridge for the team to the wider business, demonstrating influence and collaboration to unblock issues where required

Skills

Knowledge

- **Contextual understanding:** Deep contextual understanding of the collective to drive strategic decision-making and appropriately manage risks
- **People Support:** Effectively manages managers, holding direct reports to account on their people management and building skills and capabilities in this area where required
- **Leadership:** Able to define a clear medium to long-term strategy for their area of accountability, and align this to the wider goals of the organisation

Ownership & Delivery

- **Data products ownership:** Able to create a culture of data products ownership, ensuring products are owned, maintained, documented and disseminated appropriately within the team, and taking accountability for technical debt in their collective
- **Impact Delivery:** Grasp of technical work in own area to be able to provide challenge, support and critical decisions where required

Holding a high bar

- **Team management:** Takes overall accountability for the set-up of the team, ensuring the appropriate capacity, capability and culture is in place to do the job required

Collaboration

- **Stakeholder Management:** Able to align diverse stakeholders across multiple disciplines and collectives, influencing where required to achieve the best outcome for Monzo
- **Communication:** Able to formulate clear and balanced narratives for critical audiences (e.g. Board, Regulators), and represent these on behalf of Monzo

L70 Senior Staff

Role Summary

A Level 70 Individual Contributor is a subject-matter leader within Monzo, with exceptional proficiency that can be applied to a wide range of problem spaces. They can tackle the biggest challenges, bringing technical expertise, problem solving skills and/or cross-functional leadership to bear. They are highly leveraged beyond their own outputs, acting as an enabler within the organisation.

Impact

- Is seen as a critical enabler of collective goals, being deployed on projects with the highest degree of organisational and/or technical complexity
- Operates in a context of multiple work streams, offering effective technical, commercial or strategic advice and support for those workstreams while still maintaining excellent velocity
- Has widely leveraged expertise, directly impacting the work of other L70s-L90s in the business.
- Is an inspiring leader within Data, driving strategy within their job family and sponsoring high-value discipline-wide project
- Able to get involved and bring an informed perspective across multiple Data sub-disciplines

Behaviours

- Communicates with impact to key internal and external audiences, translating technical language and acting as Monzo's highest representative within their field
- Collaborates with other senior leaders in the business, bringing a technical perspective to the biggest challenges
- Shares expertise generously, creating opportunities to teach and train others in the business to strengthen overall organisational capability
- Builds trusting relationships with key stakeholders, establishing credibility and influence as the organisation's expert
- Shows curiosity about their field, using external sources to deepen expertise further outside of day-to-day delivery
- Fosters a culture of quality within the discipline, proactively championing measures to test work, and getting buy-in from stakeholders when required

Skills

Proficiency

- **Contextual understanding:** Holistic understanding of the requirements of different collectives to support the creation of replicable or adaptable solutions, and demonstrates high product awareness for areas of the business they are working with
- **Leadership:** Able to drive the long-term strategy for individual area of expertise including identifying where there is a need to build the capability more broadly

Ownership & Delivery

- **Data products ownership:** Role models best practice on data products ownership, ensuring products are owned, maintained, documented and disseminated appropriately whilst taking accountability for technical debt in their sphere of influence
- **Prioritisation:** Ensures any 'hands-on' work is focused on areas of uniquely high complexity, and identifies where additional resources may be required to ensure this remains true
- **Capability Building:** Drives material shifts in organisational capability within individual area of expertise, mitigating the risk of becoming a 'single point of failure'

Holding a High Bar

- **Steward of Quality:** Has a proven track record of implementing significant improvements in quality, performance, stability and scalability to code they work on
- **Guidance:** The organisational leader in their field, with the capabilities required to address the most complex challenges (from a technical or organisational perspective)

Collaboration

- **Stakeholder Management:** Acts as a partner to the organisation on strategic questions, providing a technical perspective in the context of organisational goals and priorities

Level 80

L80 Senior Director

Role Summary

A Level 80 Manager is amongst the most senior roles at Monzo, responsible for leading leaders and shaping the direction of the company's largest domains. Their role is to lead others and provide oversight to the most complex and high impact initiatives, whilst influencing the strategic goals of entire collectives.

Impact

- Is accountable for Data's role in key business goals, ensuring embedded teams deliver consistent and sustainable value
- Creates the right operating environment within their area, including organisational structures and ways of working
- Is an inspiring leader within Data, proactively shaping its long-term direction and culture
- Consistently lands connected large and ambiguous projects across a large of complex space over a longer period of time that together ladder up to a concerted progress against Monzo's ambitions

Behaviours

- Steps up to make complex, high-impact decisions that shape the long-term success of the business, demonstrating ownership even in the most challenging or uncertain situations
- Seamlessly balances short-term execution with long-term strategic vision, ensuring that all work is both immediately impactful and sustainable for the future of Monzo
- Applies the right blend of a risk and opportunity mindset, ensuring risks are managed appropriately whilst striving to move the organisation forward
- Provides advanced coaching and feedback to senior leaders and their teams, helping them perform at their best while preparing them for greater responsibilities in the future
- Role models being a leader in Data, demonstrating a commitment to continuous improvement for the discipline

- Enforces a culture of ownership at all levels, encouraging senior leaders to take accountability for their domains, while instilling a focus on high performance and impactful results
- Is a key link between Data and the wider business, proactively removing obstacles, aligning goals, and fostering collaboration to ensure seamless execution of cross-functional initiatives

Skills

Proficiency

- **Contextual understanding:** Deep contextual understanding of the collective(s) to drive strategic decision-making and appropriately manage risks
- **People Support:** Effectively leading leaders, holding direct reports to account on their team leadership and building skills and capabilities in this area where required
- **Leadership:** Able to define long-term strategy for their area of accountability, and establish buy-in and momentum to drive this through the organisation

Ownership & Delivery

- **Data products ownership:** Able to create a culture of data products ownership, ensuring products are owned, maintained, documented and disseminated appropriately, and taking accountability for technical debt within their area as a whole
- **Technical leadership:** Sufficient technical understanding in own area to be able to provide challenge, support and critical decisions where required, with an ability to manage technical leaders in their fields

Holding a high bar

- **Team management:** Challenges direct reports to ensure they have the right set-up for their teams, including having the capacity, capability and culture in place to do the job required

Collaboration

- **Stakeholder Management:** Able to build strong relationships and influence senior leaders across Monzo to the benefit of the team as a whole
- **Communication:** Able to represent Monzo in front of the most senior and critical audiences (e.g. Board, Regulators), formulating narratives to address diverse stakeholder needs

L80 Principal

Role Summary

A Level 80 Individual Contributor has industry-leading capabilities in a critical area. They play a vital role in defining Monzo-wide practices and delivering maximum value on the most complex problems. Individuals at this level are accountable for establishing and leading capabilities that are of the highest strategic value to Monzo.

Impact

- Is seen as a critical enabler of one or more collective, being deployed on projects with the highest degree of organisational and/or technical complexity, and with the highest organisational value
- Takes Monzo to the level of industry leader within their field through individual abilities and capability-building activity
- Is an inspiring leader within Data, proactively shaping its long-term direction and culture
- Consistently lands connected large and ambiguous projects over a longer period of time that together ladder up to progressing Monzo against its ambitions

Behaviours

- Steps up to make complex, high-impact technical decisions that shape the long-term success of the business, demonstrating ownership even in the most challenging or uncertain situations
- Communicates with impact to key internal and external audiences, translating technical language and representing Monzo as an industry leader in their field
- Builds trusting relationships with the most senior leaders in the business, providing expertise on the business-critical questions
- Shares expertise generously, ensuring senior leaders and their teams have required capability in area of technical expertise, and building this where it does not exist in the organisation
- Remains at the forefront of their field, using external sources to deepen expertise further outside of day-to-day delivery

Skills

Proficiency

- **Contextual understanding:** Has rich understanding of multiple collectives or business domains, using this insight to driver major technical decisions, anticipate risks, and align efforts with broader business goals

Ownership & Delivery

- **Data products ownership:** Role models best practice on data products ownership, ensuring products are owned, maintained, documented and disseminated appropriately, and taking accountability for technical debt within their area whilst supporting more junior colleagues to do this where required
- **Impact Delivery:** Able to define and be accountable for a clear, long-term strategy for their area of expertise, ensuring it aligns with the company's overall direction

Holding a High Bar

- **Guidance:** Demonstrates mastery in subject matter across multiple domains, providing critical guidance, strategic support, and high-level decision-making where required

Collaboration

- **Stakeholder Management:** Aligns diverse stakeholders at the highest levels across disciplines and collectives, influencing and negotiating to drive outcomes that benefit all of Monzo
- **Communication:** Can speak with fluently and compellingly about their area to critical audiences (e.g., Board, Regulators, Executive Leadership), representing Monzo with authority, clarity and credibility

Level 90 - VP or Distinguished Individual Contributor

Role Summary

At Level 90, an individual sets the long-term vision and strategy for Data and creates the conditions for its success. They are directly responsible for discipline-level outcomes, but are also a commercial leader in the business. They represent the discipline at the highest level, and work through their team to deliver ambitious goals in support of the whole organisation.

Impact

- Makes business-wide impact, ensuring the discipline is delivering maximum value across Monzo
- Has ultimate accountability for creating a high-performing team, with a particular focus on nurturing data leaders
- Takes responsibility for the long-term future of Data at Monzo, thinking on a time horizon that may extend beyond own tenure

Behaviours

- Takes accountability for decisions that shape the long-term success of the business and cut across all of Data, demonstrating ownership even in the most challenging or uncertain situations
- Seamlessly balances short-term execution with long-term strategic vision, ensuring that the Data discipline is serving the business here-and-now whilst maintaining focus on the future
- Applies the right blend of a risk and opportunity mindset, ensuring risks are managed appropriately whilst setting ambitious long-term goals
- Provides advanced coaching and feedback to senior leaders, helping them perform at their best while preparing them for greater responsibilities in the future
- Is the representative of Data for the most senior leaders in the wider business, bringing a cross-Discipline perspective to strategic conversations at the highest level

Skills

Proficiency

- **Contextual understanding:** Rich understanding of the whole of Monzo to drive strategic decision-making and appropriately manage risks
- **People support:** Effectively leading leaders, holding direct reports to account on their people leadership and ensuring there is a talent pipeline for future Data leadership roles
- **Leadership:** Able to define long-term strategy for all of Data, and establish buy-in and momentum to drive this through the organisation

Ownership & Delivery

- **Data products ownership:** Able to drive a culture of data products ownership through a senior team, supporting them to ensure products are owned, maintained, documented and disseminated appropriately, and taking accountability for technical debt across Monzo
- **Impact Delivery:** Sufficient technical understanding across all of Data to provide challenge, support and critical decisions where required, with an ability to manage leaders in each of the job families

Holding a High Bar

- **Team Management:** Takes full accountability for the organisational structure and performance of the discipline, ensuring the right talent, capacity, and culture are in place to deliver on strategic priorities with a focus on long-term scalability

Collaboration

- **Stakeholder Management:** Holding relationships with Monzo stakeholders at the highest level, and acts as the figurehead and ambassador for the discipline internally
- **Communication:** Able to represent Data in front of the most senior and critical audiences (e.g. Board, Regulators), formulating narratives to address diverse stakeholder needs across all the job families