CAITLIN TAYLOR

Regulatory Change Project Manager | Section 166, Consumer Duty and Financial Crime

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UK Citizen | Available 1 October 2026 | £700/day, inside or outside IR35 | London & South East, hybrid or remote

PROFESSIONAL SUMMARY

Regulatory change project manager with 14 years in regulated financial services, specialising in FCA Section 166 remediation, Consumer Duty, SMCR and financial crime. Designed the Skilled Person submission process on a c. £120m, three-year S166 programme at Barclays and authored the validation methodology behind it. Practitioner background underneath the programme record: second-line Compliance Officer at J.P. Morgan across AML, KYC, sanctions and screening, and intelligence analysis on high-risk accounts at Standard Chartered. ACAMS CAMS.

Most recently operating model design lead and senior delivery lead on a c.£120m FCA Section 166 programme at Barclays across 13 work streams: programme-wide PMO oversight of 30,000+ programme hours, 520+ governance forums and Board and FCA-facing MI. Designed and built the end-to-end workflow system that ran the programme and integrated it with ORAC, the bank’s GRC platform. Three of three phase evidence packs accepted first time.

Since March 2026, fractional CMO for Musketeers Security, a UK cyber security company: redesigned the operating model around the end client, a central coordination layer and specialist security providers, and built the business systems behind it with UK GDPR, PECR and cyber-governance requirements designed in.

KEY SKILLS

- **Regulatory:** FCA Section 166 and Skilled Person engagement, validation methodology, attestation and closure packs, Consumer Duty, SMCR, operational resilience
- **Financial crime:** AML, KYC, CDD and EDD, sanctions and screening, third party risk management, correspondent banking lifecycle
- **Delivery leadership:** programme and project delivery, mobilisation to closure, project planning, integrated plans, governance frameworks, PMO
- **Risk and control:** RAID management, risk and issue escalation, dependency management, change control, assurance and validation, regulatory compliance
- **Stakeholders:** stakeholder coordination to Board and regulator, Audit, Risk, Compliance, Finance and Technology leaders
- **Transition:** service transition, BAU handover, operational readiness, SOPs, training and adoption
- **Operating model design:** current-state assessment, target operating model design, process and control design (1LoD/2LoD), SOP authoring, governance and PMO design
- **Business change:** complex change across multinational organisations, offshore team leadership, target operating model design
- **Sector:** financial services, financial crime (AML, KYC, sanctions), cyber security (fractional CMO, Musketeers Security)

PROFESSIONAL EXPERIENCE

Fractional Chief Marketing Officer (CMO), Cyber Security

Musketeers Security | **Mar 2026 – Present**

UK cyber security company. Fractional CMO alongside my consulting practice, owning go-to-market and the operating model behind it.

- Redesigned the operating model around the end client, the central coordination layer and specialist security providers, then translated it into working business systems: website, CRM, lead capture and sales funnel.
- Built and took live a hosted Supplier Programme Hub (member portal on Cloudflare Pages and D1) for the specialist security providers.

- Designed data handling with UK GDPR and PECR requirements and added cyber-governance requirements to the operating approach; authored the outbound compliance framework covering legitimate interests assessment, suppression rules, transparency notice and erasure route.
- Leading the website and CRM move to a new platform with gated cutover; migrated 3,200+ CRM contacts with tags, custom fields and lawful basis preserved.

S166 Operating Model Design Lead and Senior Delivery Lead (Contractor)

Barclays | Oct 2022 – Mar 2026

Three-year, c.£120m FCA Section 166 remediation across 13 work streams. Progressed to design lead, ran programme-wide PMO oversight and built the system that ran the programme. Delivery Lead for Business Banking and Private Bank Wealth.

- Ran programme-wide PMO oversight and Board and FCA-facing management information across 13 work streams (30,000+ programme hours, 520+ governance forums); defined stages, ownership, dependencies, escalation routes and performance measures.
- Designed phase-specific target operating models, governance frameworks, role and accountability definitions, programme-wide standards, communications and SOPs.
- Gathered requirements from Audit, Risk, Compliance, Finance, Technology and the work streams, planned the build in sprints and built a full end-to-end workflow system in Excel (Power Query), SharePoint and Power BI: document preparation, validation, approval routing, change management with a full audit trail, risk management and MI. **Up to 80% less manual reporting.**
- Integrated the system with ORAC, the bank's GRC risk-management platform, and owned the build, releases and fixes through three regulatory phases.
- Authored traceable pass/fail criteria for 1,200+ components and 36+ work packages and co-designed assurance and validation with Internal Audit and Second Line; tracked defects and re-tests to closure. **50%+ validation uplift; 3 of 3 phase evidence packs accepted first time.**
- Reconciled ORAC/GRC control records against offline programme documentation and migrated change-control, tracking and delivery-plan data into one traceable system. **Up to 40% fewer change-control inconsistencies; 70% higher reporting accuracy.**
- Designed the SOPs, execution procedures, closure packs and attestation controls for service transition; trained 150+ PMs and BAs and coached seven Delivery Leads to Board and FCA-facing standard.

Founder and Transformation Consultant (trading as Structured Success and Born to Rise)

Caitlin Taylor Limited | 2017 – Present

Established 2017; full-time since March 2026, designing operating models for start-ups and building the systems behind them.

- Evaluated and selected platforms (Systeme.io, GoHighLevel, Wix, MemberVault), built the LMS, CRM and funnel stack with UK GDPR designed in, tested it end to end and went live; 115+ training modules delivered.
- Built and took live three business websites with CRM, funnels and automations.
- Designed and implemented a 14-agent AI automation system with defined hand-offs, QA gates, independent review and human fallback.
- Developing ACON (Agile Controls), a governance-led delivery methodology covering mobilisation, planning, change control, reporting, BAU transition, business continuity and exit planning.

Senior Project Consultant, then Senior Consultant — Financial Crime Technology Implementation and Vendor PMO

Excelian (Luxoft) | Dec 2019 – Jun 2020 and Jan 2021 – Sep 2021

Two assignments implementing Fenergo and Napier for regulated clients.

- Worked client-side on Fenergo KYC/CLM implementations for two US asset managers: defined Discovery, Planning, Execution and Closure phases, translated KYC and remediation requirements into configuration and tested it before sign-off.
- Managed Napier AML vendor delivery for the African market; negotiated statements of work, SLAs and rate cards; owned project charters, purchase orders and vendor onboarding; ran daily and fortnightly governance with regional PMs and third parties.

- Put the business case for and led the team that built a global Business Analyst academy; **200+ trained across 5 countries.**

Client Service Consultant, Client Management Services

Santander UK | Jul 2020 – Dec 2020

- Onboarded 250+ clients across entities and jurisdictions; built a SharePoint intake and triage process with escalation, approval and QA controls.

Senior Consultant (Programme Manager), Complaints Capture Remediation

National Australia Bank, Melbourne | Jan 2018 – Jul 2018

- Led current-state assessment and mobilisation across 12 work streams, mapping 20+ processes; designed the target-state operating model and implementation roadmap.

Associate, Project Manager and KYC/AML Onboarding Officer — Agent Bank and Correspondent Banking

J.P. Morgan | Oct 2015 – Jul 2017

- Managed scope, requirements, Agile build, testing, training and rollout of an in-house agent due-diligence platform, directing an offshore solution team in India; integrated with the SWIFT KYC Registry.
- Designed the future-state agent-bank operating model with Compliance, Audit, Validation and QA; stood up maker-checker, QA and validation controls and co-led the QA and Validation function.

Intelligence Analyst, High Risk Client Account — Financial Crime Compliance

Standard Chartered Bank | Apr 2015 – Oct 2015

- Produced intelligence products and briefing notes for senior management; improved reporting processes, SOPs and control steps.

Graduate Programme (Operations, Base Metals), then Associate — AML Compliance Officer and PM/BA

J.P. Morgan | Sep 2012 – Apr 2015

- Remediated the back-office systems I was operating: requirements, process maps, project plans, test cases, testing with Technology and Operations, training and desktop procedures; then set up processes, reporting and templates for a newly formed AML team.

EDUCATION

BSc (Hons) Business Studies and Marketing, First Class, 2012
Canterbury Christ Church University — J.P. Morgan summer internships throughout.

CERTIFICATIONS

- PRINCE2 Practitioner
- AgilePM Foundation and Practitioner (APMG International)
- Agile / Scrum Foundation and Practitioner
- ACAMS Certified Anti-Money Laundering Specialist (CAMS)
- Business, Mindset and Executive Coaching (The Coaching Institute)

TECHNICAL SKILLS

- Jira, Confluence, MS Project, Visio
- SharePoint (advanced), Power BI, Excel (Power Query)
- ORAC (GRC platform)
- Fenergo (KYC/CLM), Napier (AML)
- SWIFT KYC Registry
- Wix, Systeme.io, Cloudflare, MemberVault