

<b>Job Title</b>	Vice President Payments
<b>Short Description</b>	<p>Vice President Payments  Regular Full-Time  Senior Management  Jacksonville, FL, US</p> <p><b>Role</b>  Reporting to the Chief Financial Officer, the Vice President Payments works with executive management to lead end-to-end payment product, process, and card servicing strategy. Position oversees payment and card services operations including but not limited to debit/credit card portfolio performance and risk management, REG E disputes/fraud claims, reward programs, ACH payment strategy, wires, check processing and ATM fleet management. Interacts with payment vendors to ensure maximum efficiencies, minimal risk exposure and superior member service. Oversee performance of direct reports that guide the development of well-trained qualified teams to ensure delivery of accurate, timely service to internal and external members. Responsible for the implementation of compliance procedures to ensure adequate risk management controls exist for all responsible areas. Knowledgeable and proficient in all applicable laws and regulations.</p>
<b>Full Description</b>	<p><b>Major Duties and Responsibilities</b></p> <p>Develops and executes end-to-end performance and development strategies for new and existing payment products &amp; card servicing channels, including, but not limited to, product planning and forecasting, business plans, roadmaps, promotions, product enhancements, business and financial case analyses, and new product development. Responsible for achievement of profitable growth across multiple payment products and channels while adhering to regulatory requirements. Responsible for achieving the corporate objectives within budgeting guidelines.</p> <p>Researches the payments market and develops plans for differentiated and highly competitive product feature sets. Works with others, creates proforma analyses, marketing plans, fulfillment plans, business analyses, and presentations. Manages product roadmap/pipeline through continuous innovation. Coordinates and drives opportunities to test and expand product penetration into desired segments.</p> <p>Oversee comprehensive payment product campaigns by partnering with marketing, lending and vendor partnerships that support our penetration, activation, and utilization strategies to drive balance growth and profitability. Works with management to ensure that product policies, guidelines, and other relevant information is properly documented and distributed to all stakeholders.</p> <p>Manages internal operational processes and procedures related to card servicing, portfolio maintenance, required regulatory and commercial filings, dispute resolution and compliance of all products and servicing operations. Accountable for setting and achieving key operational KPIs and metrics that ensure sage, successful, and</p>

efficient business processes and outcomes. Responsible for the stability, accuracy and compliance of electronic delivery channels. Monitors channel activity and implements initiatives to direct transactions in a manner to achieve corporate goals using a sound risk-based approach. Must comply with applicable laws and regulations, including but not limited to, the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control.

## Knowledge and Skills

### Experience

Ten years of related experience including successful teams leadership, five or more years in a leadership/management position. Experience in financial services, in-depth knowledge of card payment industry and financial analysis. In-depth knowledge of PIN networks, credit, debit, ATM functions; signature and other non-signature networks. Demonstrated personal accountability for business unit. Ability to analyze major network interchange structure and processing with knowledge of ACH, wire and check processing, ATM fleet management and ATM networks. Working knowledge of federal and state regulations, network rules, and Reg E, Reg J & Reg CC operational experience and knowledge to successfully lead and guide operations to maximum output while mitigating associated risks and delivering upon organizational key results.

### Education/Certifications/Licenses

### Interpersonal Skills

A significant level of trust, credibility and diplomacy is required. In-depth dialogues, conversations and explanations with customers, direct and indirect reports and outside vendors can be of a sensitive and/or highly confidential nature. Communications may involve motivating, influencing, educating and/or advising others on matters of significance.

### Physical Requirements

Perform primarily sedentary work with limited physical exertion and occasional lifting of up to 10 lbs. Must be capable of climbing / descending stairs in emergency situation. Must be able to routinely perform work on computer for an average of 6-8 hours per day, when necessary. Must be able to work extended hours whenever required or requested by management. Must be capable of regular, reliable and timely attendance.

Must be able to perform job functions independently or with limited supervision and work effectively either on own or as part of a team. Must be able to read and carry out various written instructions and follow oral instructions. Must be able to speak clearly and deliver information in a logical and understandable sequence. Must be capable of dealing calmly and professionally with numerous different personalities from diverse cultures at various levels within and

outside of the organization and demonstrate highest levels of customer service and discretion when dealing with the public. Must be able to perform responsibilities with composure under the stress of deadlines / requirements for extreme accuracy and quality and/or fast pace. Must be able to effectively handle multiple, simultaneous, and changing priorities. Must be capable of exercising highest level of discretion on both internal and external confidential matters.

<b>Education</b>	Bachelor's degree in business, management, finance or a related field, or equivalent work experience.
<b>Additional Comments</b>	Community First Credit Union is an Equal Opportunity Employer
<b>Credit Union</b>	Community First Credit Union of Florida
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<b>Expiration Date</b>	04/30/2022