Vice President/Manager of Payment & Deposit Operations

About Us

At Pioneer Valley Credit Union we're a member-focused credit union committed to providing exceptional financial services to our community. We're seeking a dynamic leader to join our executive team and drive operational excellence in our payment and deposit services while managing our contact center.

Position Overview

We are looking for an innovative Vice President of Payment & Deposit Operations to oversee our payment processing systems, deposit operations, and manage our 3-person contact center and 2-person deposit operations team. The ideal candidate will be passionate about embracing cutting-edge payment technologies while maintaining operational excellence in day-to-day functions. This role requires both strategic vision and hands-on operational expertise.

Key Responsibilities

- Lead and develop comprehensive payment and deposit strategies aligned with our organizational goals
- Manage and develop a 3-person contact center team and 2-person deposit operations team
- Oversee daily operations of payment processing, ACH, Wires, ATM Networks, Debit Card Programs and deposit services
- Manage online/mobile banking platforms, bill pay, and remote deposit capture services
- Ensure compliance with regulatory requirements (Reg E, Reg D, BSA, NACHA)
- Develop and maintain fraud risk management procedures
- Implement and manage quality assurance programs to ensure regulatory compliance and accuracy
- Develop performance metrics and reporting systems to track departmental success
- Collaborate with IT and vendors to implement and maintain payment and deposit technologies
- Identify opportunities for process improvement and automation

- Participate in executive leadership initiatives and strategic planning
- Comfortable diving into detailed operational processes when necessary to resolve complex operational challenges
- Champion the implementation of next-generation payment systems including RTP (Real-Time Payments) and FedNow. Spearhead expansion into digital assets storage solutions.

Qualifications

- Bachelor's degree in Business, Finance, or related field (MBA preferred)
- 7+ years of progressive experience in financial operations, with at least 5 years in payment/deposit services
- 3+ years of contact center management experience
- Strong understanding of payment systems, ACH, Wires, ATM network, Debit Card
 Programs and deposit operations
- Knowledge of emerging payment technologies including RTP, FedNow, and digital asset platforms
- Experience with regulatory compliance requirements (BSA/AML, Reg E, Reg CC)
- Proven leadership abilities with excellent coaching and team development skills
- Demonstrated ability to balance strategic thinking with detail-oriented execution
- Forward-thinking mindset with enthusiasm for financial innovation
- Outstanding communication and interpersonal skills
- Strategic thinker with strong analytical and problem-solving abilities
- Experience implementing and optimizing financial technology solutions

What We Offer

- Competitive salary and comprehensive benefits package
- Career growth opportunities in a stable financial institution
- Collaborative work environment with a focus on work-life balance
- Opportunity to make a meaningful impact on our members' financial well-being

- Professional development and continuing education support
- Chance to lead innovation in payment technologies at a community-focused institution

How to Apply

Qualified candidates should submit their resume, cover letter, and salary requirements to humanresources@pvfcu.org with the subject line "VP of Payment & Deposit Operations."

PVFCU is an Equal Opportunity Employer committed to creating a diverse and inclusive workplace.