Diversified
MEMBERS CREDIT UNION
dmcu.com

Job Description

TITLE: Digital Payments Lead

REPORTS TO: Digital Payments Manager

PURPOSE:

The Digital Payments Lead serves as Payments and Member Support Lead within Digital Payments. This position is responsible for performing daily operational tasks related to wires, payroll, general ledger (GL) settlements and balancing, all forms of electronic payments, and deposit-related products. The Lead directly supports the department Manager and team members, internal staff and members by ensuring accuracy, efficiency, compliance, and superior member service while supporting the implementation and maintenance of payment systems, card services, and digital payment innovations to enhance the member experience.

PRIMARY RESPONSIBILITIES:

- Process, investigate, and resolve card transactions, including ATM disputes, chargebacks, and reissuance.
- Perform daily balancing, fraud monitoring, and risk mitigation for payment channels and deposit products.
- Monitor department GLs, balance ATMs and shared branch accounts, and manage exception reporting.
- Troubleshoot failed payments and respond to internal inquiries from branches and member service teams.
- Coordinate with IT teams and vendors during outages or system issues to ensure business continuity.
- Maintain process documentation to support audit readiness and operational consistency.
- Provide backup support for key operational processes as needed.
- Manage the issuance, activation/deactivation, and maintenance of debit and credit cards.
- Update cardholder records and ensure accurate data entry in core and card systems.
- Provide guidance and procedural support to branch and member service staff on card and payment-related processes.
- Support deployment and testing of new payment products and programs (digital cards, contactless, QR-based payments, mobile wallets).
- Assist in system testing and integration with core platforms and processors.
- Collaborate with vendors and internal teams to enhance card portfolios and digital offerings.
- Analyze transaction trends to identify process improvements and recommend efficiency enhancements.

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- Ensure all operations align with internal policies, regulatory requirements, and payment network rules.
- Balance settlement accounts and payment files accurately and schedule.
- Maintain thorough documentation to support internal controls, audit requirements, and compliance reviews.
- Participate in annual audits and adhere to all payment channel deadlines and compliance regulations.
- Support internal communication efforts to ensure staff have current and accurate operational information.
- Serve as a resource and subject matter expert on deposit and payment operations products and services.
- Collaborate cross-functionally to improve the member experience through faster, safer, and more innovative payment solutions.
- Assist and lead team members and other departments with required responsibilities as directed by the supervisor.
- Support the implementation of real-time payment systems such as FedNow and RTP as they are introduced.
- Contribute to strategic planning and process development for emerging payment technologies and service enhancements.

The responsibilities outlined above are not exhaustive. Additional duties may be assigned as needed, and the scope of the role may evolve based on business needs.

BSA COMPLIANCE:

This job requires an understanding of and compliance with the Bank Secrecy Act, OFAC, the USA PATRIOT Act, and related credit union policies and procedures, including the reporting of suspicious activity, including insider abuse, as directed.

JOB COMPENTENCIES:

- Initiative
- Dependability
- Attention to Detail
- Communication
- Collaboration
- Leadership
- Analytical
- Problem-solving

REQUIREMENTS:

- High School Diploma or GED required; associate degree or coursework in finance, accounting, or business preferred.
- English fluency and ability to communicate information in a clear, concise manner.

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- 2–5 years of experience in deposit operations, payments, or back-office financial services preferred
- In depth knowledge of ACH, wire transfers, card services, payment systems and general ledger balancing processes.
- Familiarity with credit union operations, regulations, and member service standards.
- Experience using core banking systems and payment platforms (Symitar, Alkami, Alacriti, FIS, CO-OP/PSCU, or similar)
- Completion of all required compliance and information security training annually.

WORKING CONDITIONS:

- Ability to lift 10-15 lbs.
- Ability to sit/stand for long periods of time.
- Hybrid or on-site work schedule may be available depending on operational needs.
- Occasional extended hours may be required.