

PenAir Credit Union

AVP of Payments

Location: Pensacola, Florida

Apply Here <https://shorturl.at/NkiLH>

Or contact Noelle White noelle.white@penair.org

Company Description

Since 1936 PenAir® Credit Union has been the catalyst where community, resources, and impact come together and produce a powerful force for good. We have a unique culture and we're passionate about it. Grown from the values we hold most dear, three guiding principles shape how we see the people we serve, the community around us, and our role within it. These guiding principles are Respect, Service, and Communerosity® and they're woven throughout our culture.

PenAir is where people and community, resources and expertise align with your values to create real impact. Generational impact through strong financial education and support. We care about the things you care about. As the largest and oldest credit union in Pensacola, Florida, with more than \$2.5 billion in assets, our purpose is to enhance the lives of those we serve in the Florida Panhandle, Southern Alabama, and Virginia.

Careers

Do you have a passion for helping others?

Currently, PenAir provides access to 14 convenient locations in Baldwin County, AL and Escambia, Santa Rosa, and Okaloosa Counties in Florida. Join us and become a powerful force for good - after all we live, work, and play here too.

Join the team. You'll fit right in.

Take control of your future by mapping out a career at PenAir. Working with us means you can shape your professional experience to suit your dreams. We offer valuable resources that provide you the opportunity to build upon and strengthen your skills. Whether it be a career path in advising our members directly on products and services, guiding them through major purchase decisions on a home or vehicle, or even helping build the technology and processes behind the scenes, there is a place for everyone at Pen Air! Success looks different for everyone. Where will your journey take you?

The PenAir difference.

Just like we strive to be a force for good at work, Pen Air works just as hard to supply

employees with a total rewards package that includes competitive salaries and meaningful benefits.

Holistic Amenities:

- Up to \$15K available for continuing education
- Student Loan Paydown
- Adoption Assistance Reimbursement
- Wellness Programs
- Gym membership reimbursement
- Formal Career Development Resources
- Financial Wellness Resources
- Purchase assistance with computers and fitness equipment.

Benefits Package Highlights:

- Generous PTO Plan—20 days for new hires
- Paid Maternal & Parental Leave
- Competitive Retirement Plan
- Competitive medical, dental & vision plans
- Company paid Telehealth services.
- Company paid Short Term Disability
- And more.....!

The starting salary for this role is \$110,600 to \$140,000 per year, depending on experience.

About the role:

The AVP of Payments provides strategic leadership for PenAir’s enterprise payments ecosystem, setting the vision and driving performance, modernization, and operational excellence across all payment channels. This role proactively monitors the payments landscape and industry standards to identify risks and opportunities, ensuring alignment with member needs and organizational objectives. The AVP of Payments builds and develops a high-performing team, fosters cross-functional collaboration, and ensures payment products and services remain competitive, secure, and supportive of the Credit Union’s strategic initiatives.

Major Duties and Responsibilities:

- **Enterprise Payments Strategy:** Provides strategic direction for all payment channels including consumer and business debit & credit, ACH, A2A/P2P, Bill Pay, digital payment flows, and real-time rails (RTP/FedNow). Sets the vision, roadmap, and governance to enhance competitiveness, member experience, and financial outcomes. Anticipates regulatory, technological, and competitive changes and leads modernization and innovation initiatives that position PenAir for future payment capabilities.
- **Debit & Credit Card Portfolio Management:** Leads strategy, growth, and optimization for consumer and business debit & credit card portfolios. Monitors usage/transaction volumes, interchange trends, authorization/decline patterns, and member engagement. Conducts competitive analysis and recommends product changes to improve performance and profitability. Works collaboratively with Lending, Marketing, Risk Management, and other stakeholders to establish growth objectives and KPIs, align product strategy, develop/execute campaigns, and ensure financial goals are supported. Provides insights to leadership on product/program performance, payment behavior, and early risk indicators.
- **Card Operations and Servicing:** Ensures reliable day to day operations for consumer and business debit & credit card programs. Oversees servicing platforms, card administration, instant issue equipment, rewards systems, and operational run state. Maintains high standards for accuracy, compliance, uptime, and member experience through the leadership of the Cards Services team.
- **Electronic Money Movement Oversight:** Provides strategic oversight of PenAir's electronic money movement environment, including ACH processing, origination, A2A/P2P transfers, Bill Pay product governance, and digital payment flows. Ensures these channels operate in a secure, compliant, efficient, and member-centric manner. Oversees team responsible for day-to-day processing and alignment with NACHA requirements, network rules, internal controls, and risk expectations.
- **Vendor, Processor & Network Leadership:** Provides strategic leadership for vendor, processor, and network relationships across all payment channels. Evaluates performance, negotiates enhancements in collaboration with Procurement, ensures roadmap alignment, and oversees coordinated issue resolution to protect member experience and operational continuity. Provides strategic leadership for vendor, processor, and network relationships across all payment channels. Evaluates performance, negotiates enhancements in collaboration with Procurement, ensures roadmap alignment, and oversees coordinated issue resolution to protect member experience and operational continuity.
- **Team Leadership & Development:** Develops and strengthens a high-performing Payments team. Provides direction, coaching, performance

management, and alignment with organizational priorities. Builds capability in payments operations, analytics, modernization, and cross-functional partnership

- **Regulatory & Risk Alignment:** Ensures payments policies, processes, and controls support regulatory readiness and compliance with NACHA rules, card network operating regulations, and internal risk frameworks. Supports audits, exams, and internal reviews to maintain strong operational and compliance standards.
- Performs other job-related duties as assigned.

Minimum Qualifications:

- **Experience**
 - Eight years to 10 years of similar or related experience, including preparatory experience.
- **Education/Certifications/Licenses**
 - (1) A bachelor's degree, or (2) equivalent industry experience
- **Interpersonal Skills**
 - The ability to motivate or influence internal or external senior level professionals is a critical part of the job, requiring a significant level of influence and trust. Obtaining cooperation and agreement on important outcomes via frequently complex, senior level dialogues, as well as a professional level of written communication skills are essential to the position.

Other Skills:

- Strong leadership, strategic thinking, and analytical capability.
- Must have knowledge of payments systems, NACHA rules, card network operating regulations, digital payments trends, and vendor/processor environments.
- Able to use data to identify trends, anticipate risks, and guide strategic decisions.
- Demonstrates ownership mindset, adaptability, and continuous improvement orientation.
- Must be able to lead through complexity, align diverse stakeholders, and articulate strategic direction clearly.
- Must exercise professional judgment and maintain confidentiality.

This Job Description is not a complete statement of all duties and responsibilities comprising the position.