



Digital Products Manager

Department:	Information Technology
Reports To:	VP of Digital Products
Classification:	Exempt, G13
Pay:	\$85,309.09 (Min.) \$106,636.37 (Mid.) \$127,963.64 (Max)
Type:	Full Time
Location:	Glendora, CA

Purpose:

Under the guidance of the VP of Digital Products, the Manager of Digital Products will be responsible for managing projects, implementation, day-to-day operations, and training of all Digital Products and Services, including but not limited to Online Banking, Mobile Banking, Bill Pay, Remote Deposit Capture (RDC), Mobile Deposit, Person-to-Person payments, Online ACH Origination, and other future services. This role ensures the delivery of innovative, secure, and user-friendly digital banking solutions that meet the needs of our members. The ideal candidate will have a strong background in digital banking, excellent leadership skills, and a passion for driving digital transformation.

Major Duties and Responsibilities:

Oversite of Department

- **Project Management:** Manage the lifecycle of projects from concept to launch, ensuring timely delivery and quality.
- **Management of day-to-day operations:** Manage the Digital Products team to meet service-level agreements for day-to-day responsibilities. These responsibilities include, but are not limited to, second-tier digital product/service support, escalations, procedures, workflow management, and daily reporting/activities.
- **Execution of Strategic Initiatives:** Execute strategic initiatives and projects to deliver on time and within budget. This role is a key stakeholder in the digital banking team in the development and execution of new digital banking projects.
- **Vendor Management:** Create and maintain productive relationships with staff, members, third parties, and technology vendors.
- **Process Implementation & Improvement:** Improve performance and efficiencies among the digital banking team and provide recommendations to the organization, including workflows, automation, and efficiency improvements.
- **Data Analysis:** Identify and analyze market trends and customer needs to inform product and service development.
- **Compliance:** Collaborate with the Compliance team to ensure compliance with

regulatory requirements and industry standards for new digital banking initiatives.

- **Performance Monitoring:** Monitor and evaluate the performance of digital banking projects, identifying areas for improvement.
- **Training:** Provide training and support for staff on new digital banking products and services.
- **Problem-Solving & Adaptability:** Demonstrate the ability to think critically and solve complex problems in a fast-paced environment, responding to the needs of members, staff, and senior management.
- **Member Focus:** Passionate about delivering exceptional member experiences.

Staff Development

- **Strategic Direction:** Proactively discover opportunities to lead, direct, and execute the creation and improvement of digital products and services for both staff and member needs.
- **Leadership:** Implement, maintain, and oversee staff and member training opportunities while mentoring and coaching staff to create a dynamic and results-oriented team.
- **Communication & Collaboration:** Exhibit excellent communication and interpersonal skills to be a supportive and adaptable supervisor who monitors and mentors while building collaborations throughout various departments.

Expectations:

- To adhere to the principles and requirements of all applicable laws and regulations relating to your position and your ACCU employment, including but not limited to the Bank Secrecy Act (BSA), the anti-terrorism procedures of the Office of Foreign Asset Control (OFAC), the Anti-Money Laundering (AML) provisions of the USA Patriot Act, CFPB Rules and Regulations, NCUA and DBO rules and regulations. Loan Servicing staff are expected to be the critical thinkers of ACCU's lending division. Staff is required to be able to research issues or problems and offer solutions. Participate in ongoing continued education courses. Assist the Director of Loan Servicing in creating and/or updating department workflow procedures.
- **Deep Digital Banking Knowledge:** Extensive experience in online banking, electronic payments, and member experience.
- **Communication and Presentation:** Professional verbal and written communication skills to be understood clearly and concisely, especially when interfacing with senior leadership teams.
- **Lead Digital Transformation:** Lead the execution of the digitization of financial services to increase revenue and market share.
- **Drive Innovation:** Foster a culture of innovation, developing new digital services that enhance member and staff experience with a clearly defined vision and strategy.
- **Data Analysis and Visualization:** Proficient in data analysis and visualization tools, leveraging data to inform decision-making.
- **Optimize Performance:** Implement data-driven strategies to streamline operations and maximize profitability.
- **Cybersecurity and Risk Management:** Strong understanding of cybersecurity threats and risk mitigation strategies.
- **Regulatory Compliance Expertise:** Understanding of relevant financial regulations and compliance requirements, adhering to principles and requirements of all applicable laws and regulations relating to this position and employment, including but not limited to:

- Bank Secrecy Act (BSA)
- Anti-terrorism procedures of the Office of Foreign Assets Control (OFAC)
- Anti-Money Laundering (AML) provisions of the USA Patriot Act

Essential Functions:

- Ability to perform duties as outlined under “Major Duties and Responsibilities.”
- Ability to stand/sit for long periods
- Ability to communicate clearly and to be understood.
- Ability to deal with sensitive and confidential information.
- Ability to lift up to 30 pounds

Qualifications and Educational Requirements:

- Bachelor’s degree in business administration, Information Technology, Marketing, Information Science, or other related fields or equivalent experience preferred
- 3-5 years of experience in banking industry, with a focus on digital channels and customer experience, including 1-3 years in a supervisory or management role
- Excellent listening skills and the ability to communicate complex ideas clearly and concisely
- Proficient in Microsoft Office Suite
- Experience in fraud prevention preferred
- Experience in risk management and compliance
- Experience with Digital Banking applications and electronic services highly recommended
- Minimum of 1-3 years of management experience

Disclaimer:

The above statements are intended to describe the general nature and level of work being performed by people assigned to this classification. They are not to be construed as an exhaustive list of responsibilities, duties, and skills required of personnel classification. All personnel may be required to perform duties outside of their normal responsibilities from time to time, as needed.

Pay Scale:

Our pay ranges are built to allow for candidates with various levels of skills and experience to be considered, as well as to allow room for growth and tenure achieved in this role over time. Typically, new-hire salary offers fall within the minimum to midpoint of a pay range for many candidates. Any offer extended to a candidate will be based upon their unique set of knowledge, skills, education, and experience, as well as internal equity.

ADA Compliance Statement:

In compliance with the Americans with Disabilities Act (ADA), ACCU stands ready to accommodate any qualified employee with a disability who can perform the essential duties of their position, as long as necessary accommodations for that employee’s disability don’t cause an undue burden to the credit union.

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