JOB DESCRIPTION & SPECIFICATIONS

JOB TITLE: Group Payments Manager
DIVISION: Group Payments & Solutions
DEPARTMENT: Group Payments & Solutions - OSM
REPORTS DIRECTLY TO: Group Chief Payments & Solutions Officer (GCPSO)
IMMEDIATE REPORTEES: Payments Officer, Merchant Services Supervisor
MARKETS / TERRITORIES: Jamaica, Dominican Republic, and Trinidad & Tobago (credit card issuing in two territories; merchant acquiring in two territories)

SCOPE OF JOB: The Group Payments Manager leads the planning, development, and day-to-day commercial management of the Group's card issuing and merchant acquiring portfolios across the designated Caribbean territories. Operating within the centralised Group Payments & Solutions model, the incumbent translates the strategy into executable issuing and acquiring campaigns, owns the performance of loyalty (rewards) programmes, supports the fraud management function, and supports the configuration of the card management system and fraud tools to ensure profitable, compliant, and resilient payments operations aligned to scheme rules and each territory's regulatory requirements.

MAIN DUTIES & RESPONSIBILITIES

Issuing & Acquiring Campaign Planning and Development

- Plan, develop, and execute issuing and acquiring campaigns across both business (commercial) and retail segments, tailored to the competitive dynamics of each Caribbean market.
- Build campaign business cases including activation, spend and acquiring volume targets, with calculations that reflect local interchange, scheme fees and FX considerations.
- Coordinate go-to-market with Marketing, Retail and Business Banking, and Merchant Sales teams to drive card activation, top-of-wallet usage and merchant onboarding.
- Directly support client acquisition and growth of portfolios, in conjunction with sales department heads
- Monitor campaign performance against KPIs and recommend pricing, reward and targeting adjustments to the GCPSO.
- Carefully monitor and manage expenditure to ensure expenses are maintained within approved budget
- Provide support with vendor management and interact with key partners such as payment networks and other external parties to facilitate the attainment of strategic objectives

Loyalty (Rewards) Programme Management

- Own the design, management and ongoing optimisation of issuing loyalty and rewards programmes across territories.
- Manage the rewards earn/burn economics, redemption catalogue and partner arrangements to balance customer value with portfolio profitability.
- Approve and oversee adjustments to points formulas and redemption rules based on analysis prepared by the Payments Officer.

Fraud Management Support

- Support the fraud management function across issuing and acquiring, working with risk and operations teams to detect, mitigate and respond to card fraud.
- Support the review and adjustment of fraud strategy rules and thresholds in the fraud management tools, balancing fraud loss reduction against customer friction and false positives.
- Support chargeback, dispute and scheme compliance (Visa/Mastercard etc.) processes and reporting obligations.

Card Management System & Tools Configuration

- Manage configuration of the card management system (e.g. issuer/acquirer parameters, product set-up, BIN/product configuration, fees, and authorisation controls) and the fraud management tools.
- Govern change management for system parameters, ensuring testing, approvals and audit trails are maintained for each territory.
- Liaise with the card management system provider and processor(s) on releases, incidents and new functionality.

Regulatory, Scheme & Risk Compliance

- Ensure issuing and acquiring activities comply with each central bank's requirements — Bank of Jamaica, the relevant authorities in the Dominican Republic, and the Central Bank of Trinidad & Tobago — and with Visa/Mastercard scheme rules and PCI DSS.
- Proactively monitor for compliance mandates from schemes for mandatory upgrades or changes that issuers/acquirers need to implement in order to remain compliant
- Support resilience, business continuity and outsourcing/external vendor risk requirements for the card platform and processors.

Reporting & Stakeholder Management

- Provide the GCPSO with regular portfolio, usage, market review, campaign, loyalty and fraud performance reporting across territories on the issuing and acquiring business.
- Represent Payments in cross-functional forums covering product, risk, operations, and technology.
- Lead on the applicable reports that are to be provided by the Payments team to ensure accuracy and timely submissions for both issuing and acquiring to GCPSO, internal units, other designated regulatory and compliance authorities as well as international partners such as Visa and MasterCard.

EDUCATION, TRAINING & WORK EXPERIENCE REQUIRED

- Bachelor's Degree in Business, Finance, Economics, Marketing, or a related field; a postgraduate qualification would be an asset.
- Minimum of 5 years' experience in cards and payments, with prior payments experience being mandatory for this role.
- Demonstrated experience managing card issuing and/or merchant acquiring portfolios, including loyalty programmes.
- Working knowledge of a card management system and fraud management tools.
- Sound understanding of Visa/Mastercard scheme rules, interchange, and PCI DSS.
- Familiarity with Caribbean regulatory frameworks for payments and card operations (BOJ and regional central banks).
- Relevant scheme or payments certifications would be an asset.

REQUIRED SKILLS & SPECIALIZED TRAINING

- Strong commercial and analytical skills with the ability to build business cases and interpret portfolio performance data.
- Proficiency in productivity and analytics software (e.g. Microsoft Excel, PowerPoint).
- Sound knowledge of card product economics, loyalty mechanics, and fraud risk management.
- Excellent planning, organising, and project execution skills across multiple markets.
- Excellent decision-making and problem-solving ability and sound judgement.
- Strong interpersonal and communication skills with the ability to manage internal and external relationships and vendors.
- High level of integrity and confidentiality in handling cardholder and scheme data.
- Cultural awareness and adaptability to operate effectively across Jamaican, Dominican, and Trinidadian markets.

AUTHORITY

- To plan and execute approved issuing and acquiring campaigns within agreed budgets.
- To configure and approve changes to card management system and fraud tool parameters within defined limits and in conjunction with the requisite Fraud and/or Operations team members..
- To approve adjustments to loyalty earn/redemption rules within approved economic thresholds.
- To liaise directly with scheme representatives, the card platform provider, and processors on operational matters.
- To recommend pricing, product, and risk-rule changes to the GCPSO.
- To direct the work of the Payments Officer and Merchant Services Supervisor and assign analytical and operational tasks.

LIAISES WITH

External and **internal** contacts essential to carrying out the duties of this position.

Externally

EXTERNALLY	FREQUENCY & HOW	REASON
Visa / Mastercard (scheme representatives)	As needed. Via email/telephone, in person.	Scheme rules, fees, mandates, BIN set-up, and dispute/compliance matters.
Card Management System provider (e.g. HPS PowerCARD) & processor(s)	Ongoing. Via email/telephone, in person.	Configuration, releases, incidents, and new functionality.
Bank of Jamaica & regional central banks (DR, T&T)	As needed. In writing/telephone.	Regulatory requirements, approvals, and reporting for issuing/acquiring.
Loyalty / rewards partners & merchants	As needed. Via email/telephone, in person.	Programme partnerships, redemption arrangements, and acquiring relationships.

Internally

INTERNALLY	FREQUENCY & HOW	REASON
GCPSO	Daily/ongoing. In person, in writing.	Receive direction; report on portfolio, campaign, and fraud performance.
Marketing & Sales / Merchant Sales teams	As needed. In person, in writing.	Campaign execution, card activation, and merchant onboarding.
Risk, Compliance & Fraud teams	Ongoing. In person, in writing.	Fraud strategy, scheme compliance, and disputes.
Technology / IT & Operations	Ongoing. In person, in writing.	System configuration, change management, and incident resolution.
Country Bank teams (JA, DR, T&T)	As needed. In person, in writing.	Local execution, market intelligence, and regulatory liaison.

WORKING CONDITIONS

PHYSICAL	FREQUENCY	% OF TIME
Normal office environment; high level of multi-tasking across multiple territories and stakeholders.	Daily	90%

SPECIAL	FREQUENCY	% OF TIME
Travel to subsidiary territories (DR, T&T) for campaign launches and platform work.	As needed	10%
Elevated stress due to scheme mandates, regulatory deadlines, and live-platform/fraud incidents.	As required	40%
Working outside normal hours for releases, settlement windows, and incident response.	As needed	30%
Perform other duties assigned from time to time	As needed	20%

Prepared by (name):	Signature:	Date (dd/mm/yy):
Reviewed by Incumbent & GCPSO (names):	Signature:	Date (dd/mm/yy):
Verified by Group CHDT (name):	Signature:	Date (dd/mm/yy):