

Principal Architect – Payment Services



Purpose

As the Principal Architect for Banking Payments at TSB Bank, you will lead the design and development of innovative payment solutions that underpin our digital transformation. You will be responsible for defining a comprehensive roadmap to deliver on our Payment Strategy by architecting payment systems that are scalable, secure, and seamlessly aligned with our business objectives. This pivotal role demands deep expertise in payment technologies, a robust understanding of the banking industry and the wider ecosystem, and the ability to bring cross-functional teams together to deliver cutting-edge payment solutions.

Role dimensions

- **Reports to:** Head of Enterprise Architecture
- **Division:** Technology Services
- **Job family:** Architecture
- **Location:** Auckland, New Plymouth and Wellington
- **Direct Reports:** No
- **Financial Authority:** N/A

Person specifications

Education

- Bachelor's degree in Computer Science, Engineering, or a related field.

Experience

- Minimum of 7 years of experience across account to account, card issuing and acquiring payments architecture within the banking or financial services industry.
- Experience to effectively harness the potential of BaaS and Open Banking, driving innovation and enhancing a bank's competitive edge.

Role specific areas of responsibility

- **Strategic Roadmap Development:** Define and drive the payment roadmap, ensuring our payment strategy is executed in alignment with TSB Bank's business goals.
- **Architectural Leadership:** Design and oversee the end-to-end architecture of payment systems, including account to account payments, issuing and acquiring processing and operations.
- **Cross-functional Collaboration:** Work closely with product management, solution architects, engineering, operations, compliance, and external partners to ensure integrated and efficient delivery of payment solutions.
- **Innovation and Best Practices:** Proactively monitor and evaluate emerging payment technologies and industry trends to ensure that TSB Bank remains at the forefront of digital innovation. Integrate new methodologies and tools to continuously enhance our payment landscape while fostering a culture of agile experimentation and best practices in a rapidly evolving ecosystem.
- **Mentorship and Team Leadership:** Provide architectural guidance, and mentorship to engineering and solution architecture teams, fostering a culture of excellence, innovation, and continuous improvement.
- **Governance & Compliance:** Ensure that architectural designs adhere to security standards, regulatory requirements, and TSB Bank's internal policies.
- **Communication & Stakeholder Engagement:** Clearly articulate architectural strategies, project milestones, and technical challenges to senior leadership and key stakeholders.