

Principal Architect – Banking Services



Purpose

As the Principal Architect across Personal and Business Banking, you will lead the charge in driving digital banking transformation. You will shape the technology vision and strategy that propels our business forward, ensuring our product banking platforms are equipped to deliver modern, innovative services. Your pivotal role will enable us to provide cutting-edge banking solutions to our customers and partners within New Zealand's broader financial ecosystem.

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

- A bachelor's degree in computer science, commerce, or related field.

Experience

- 7+ years of experience in enterprise-level architecture, and digital transformation initiatives.
- Demonstrated success in architecting and implementing complex banking products, including lending, deposit solutions, and digital onboarding systems.
- Proven track record of designing and implementing composable banking services to enable digital acceleration.

Role specific areas of responsibility

- **Strategic Roadmap & Vision:** Develop and maintain a comprehensive architectural strategy that aligns with TSB Bank's digital product roadmap and business objectives. Translate business requirements into architectural roadmaps and blueprints that address the full spectrum of banking products, including lending and deposit services and customer onboarding.
- **Product Architecture:** Architect end-to-end solutions across a diverse range of banking products and services:
 - **Lending Products:** Design digital loan origination and management systems that promote efficiency and compliance.
 - **Deposit Products:** Develop scalable architectures for savings and deposit accounts that cater to evolving customer needs.
 - **Customer and Product Onboarding:** Enable frictionless, secure onboarding experiences that streamline customer acquisition and digital account openings.
- **Innovation & Best Practices:** Champion the adoption of methodologies such as microservices, cloud-native architectures, API ecosystems, and event-driven designs, particularly as they pertain to lending, deposit products, and onboarding.
- **Governance & Compliance:** Ensure all architectural designs comply with TSB Bank's stringent security standards and regulatory requirements.
- **Team Leadership & Mentorship:** Provide technical guidance and mentorship to cross-functional teams. Foster a culture of innovation, continuous learning, and technical excellence.
- **Stakeholder Communication:** Clearly articulate the architectural vision, milestones, and technical trade-offs to senior leadership and key stakeholders. Ensure that technical innovations in lending, deposit products, and onboarding are effectively communicated and supported across the organisation.