
JOB DESCRIPTION

Job Title: Senior Product Manager, Payments

Grade: E

Department: Product

Main purpose of job:

We are seeking an experienced and strategic-minded Senior Product Manager to join our growing Product team. As a leader in the payments domain, The Senior Product Manager will play a crucial role in shaping and executing our payment product strategy to ensure CAF Group can deliver on its ambitions to create a seamless payments experience for both the donors and charities we serve in order to drive more funds into the sector both domestically and cross border.

As the Senior Product Manager for payments, you will oversee the entire lifecycle of CAF UK's payment ecosystem. You will collaborate closely with cross-functional teams, including frontline business teams, IT, Transformation, Operations and Finance building a Payments centre of excellence to ensure the successful development and delivery of innovative payment solutions. Your expertise in payments technology, market trends, and customer needs will be key to defining and executing our payment product roadmap.

Responsible to: Head of Product, Charities and Impact

Budgetary responsibilities: None

Responsible for (staff/jobs): n/a

Key Job Responsibilities:

- **Creation of CAF payments strategy**
 - Develop and execute a comprehensive payment product strategy aligned with our Group aspirations covering; pricing, payments innovations and opportunity, review of service and overall payments experience for our customers at a global level.
 - Conduct market research, competitor analysis, and customer feedback to identify opportunities and challenges.
- **Develop clear product development roadmap**
 - Detail requirements in conjunction with our Transformation team for our future payments solution - covering both domestic and international contributions, distributions, and all associated processes.

- Define, prioritize, and communicate the payment product roadmap to internal stakeholders
- Collaborate with and lead cross functional teams to create effective go-to-market strategies
- Be at the heart of the development process, ensuring timely delivery of high quality payments solutions
- **Commercial management:**
 - Strategically lead the process to search, select and onboard new partners, working closely with procurement. This will include commercial negotiations, contractual set up & strategic oversight.
 - Support Procurement in ongoing supplier reviews from a product management and development perspective.
- **Performance / KPIs**
 - Agree, monitor and input into the delivery of commercial agreements and business cases in a way that supports CAF's longer term growth aspirations and wider objectives to stimulate overall level of giving and social investment
 - Establish and monitor key performance indicators (KPIs) to measure the success of payment products services at CAF
 - Produce the financial income modelling needed for income forecasting and target setting purposes
 - Analyse data and user feedback to iterate on existing features and identify opportunities for improvement
- **Risk & regulation**
 - Ensure all payment function controls, processes, pricing and governance is effective, customer focused and compliant with applicable legal and regulatory requirements
 - Stay abreast of all regulatory market changes relating to Payments
 - Collaborate with legal and compliance teams to ensure our products adhere to relevant standards and policies
 - Work effectively along the whole process, liaising and consulting with the relevant teams (including Legal, Compliance, IS, Finance, Customer Services, Business Development)
 - Responsible for representing and protecting CAF's reputational risks in relation to Payments
 - Represent CAF with relevant regulators, e.g. Charity Commission and FCA
 - Ensure that the product set adopts appropriate compliance and regulatory practices

Requirements:

- Substantial experience in product management, preferably in the payments sector.

- You have a strong knowledge of the UK payments market, products, and regulations, and a passion for delivering customer-centric solutions. Knowledge of global payment solutions is desirable.
- You have excellent communication, presentation, and stakeholder management skills, and can influence and align diverse teams and perspectives.
- You have a proven track record of delivering successful products from ideation to launch, and managing complex projects in a fast-paced environment.
- You have a data-driven and analytical mindset, and can use various tools and methods to measure and improve product performance and customer satisfaction.

CAF Values and Behavioural Indicators

The CAF Values and Behavioural Indicators set out in a transparent and consistent manner the explanation of the performance expectations of all CAF People. Through the use of common language and common standard, it combines a set of behaviours with the required technical skills and knowledge needed to effectively perform in any given role in CAF. This is used for the assessment, management and development of performance of all our people across CAF

Please refer to the link: [CAF values and indicative behaviours](#) for the CAF Values and Behavioural Indicators.

Dated: April 2024

PERSON SPECIFICATION

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Date: April 2024

Attributes	Essential ✓	Desirable ✓	How Evidenced
Experience			
• Experience in developing and implementing new payment solutions (including managing the selection process)	✓		A/C
• Knowledge on global payment solutions and trends	✓		
• Experience of developing and delivering product strategies and plans	✓		
• Experience and proven success in translating business analysis and human needs into successful consumer products	✓		A/C
• Track record of managing complex stakeholder relationships, including interacting with and influencing executives	✓		A/C
• Experience of building high-performance teams and driving cultural change	✓		A/C
• Proven track record in delivering results	✓		A/C
• Product Management experience	✓		A/C
• Project management experience		✓	A/C
• Direct customer service/client relations experience		✓	A/C
• Proven experience of budgeting, reporting and analysis, P&L management	✓		A/C
• Previous experience of digital products/channels	✓		A/C
Specialist Skills/ Ability/Knowledge			
• Ability to negotiate and set up supplier relationships and contracts, covering commercial management	✓		A/C/T
• Deep knowledge of up to date digital payments architecture and solutions			
• Understanding of agile methodologies and confident discussing technology and its consumer applications – including payment specific technology, APIs, micro-services, cloud, mobile, and the Internet			
• Excellent teamwork skills	✓		A/C/T
• Using collaborative culture to drive results	✓		A/C/T
• Strong analytical capability	✓		A/C/T
• Ability to formulate product strategies and plans	✓		A/C/T
• Working knowledge of product management tools	✓		A/C/T
• Ability to manage cross-functional teams to deliver business results	✓		A/C/T

<p>Communication</p> <ul style="list-style-type: none"> • Excellent written, verbal and presentation skills (up to Director level) • Strong interpersonal skills 	<p>✓ ✓</p>		<p>A/C/T A/C/T</p>
<p>Personal Qualities</p> <ul style="list-style-type: none"> • A passion for leading, motivating and managing a team • Sound commercial acumen • Willingness and excitement to delve into data and systems and be comfortable with complexity • Results driven • Clear strategic thinker • Proactive problem solver • Ability to prioritise own work according to wider CAF objectives • Self-motivated, energetic and enthusiastic 	<p>✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓</p>		<p>A/C A/C A/C A/C A/C A/C A/C A/C</p>
<p>Prior to Appointment All posts:</p> <ul style="list-style-type: none"> • Credit Check • Dow Jones Check • Basic DBS Check • Employment References • Medical Clearance • Right to Work in the UK 	<p>✓ ✓ ✓ ✓ ✓ ✓</p>		<p>R/E</p>

Key

R = References, E = Evidence/Certificates, A = Application, C = Competency Interview, T = Testing/Assessment