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Canada's fastest growing Indigenous career portal, Careers.Indigenous.Link is pleased to introduce a new approach to job searching for Indigenous Job Seekers of Canada. Careers.Indigenous.Link brings simplicity, value, and functionality to the world of Canadian online job boards.

Through our partnership with Indigenous.Links Diversity Recruitment Program, we post jobs for Canada's largest corporations and government departments. With our vertical job search engine technology, Indigenous Job Seekers can search thousands of Indigenous-specific jobs in just about every industry, city, province and postal code.

Careers.Indigenous.Link offers the hottest job listings from some of the nation's top employers, and we will continue to add services and enhance functionality ensuring a more effective job search. For example, during a search, job seekers have the ability to roll over any job listing and read a brief description of the position to determine if the job is exactly what they're searching for. This practical feature allows job seekers to only research jobs relevant to their search. By including elements like this, Careers.Indigenous.Link can help reduce the time it takes to find and apply for the best, available jobs.

The team behind Indigenous.Link is dedicated to connecting Indigenous Peoples of Canada with great jobs along with the most time and cost-effective, career-advancing resources. It is our mission to develop and maintain a website where people can go to work!

Contact us to find out more about how to become a Site Sponsor.

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## **Job Board Posting**

Date Printed: 2024/04/29



## Director, Retail Payments and Unsecured Lending Finance, Canadian Banking Finance

Job ID	149391-en_US-9095	
Web Address	https://careers.indigenous.link/viewjob?jobname=149391-en_US-9095	
Company	Scotiabank	
Location	Toronto, ON	
Date Posted	From: 2022-05-17	To: 2050-01-01
Job	Type: Full-time	Category: Finance

## Description Requisition ID: 149391

Join a purpose driven winning team, committed to results, in an inclusive and high-performing culture.Purpose

As the key finance partner for the Retail Payments and Unsecured Lending (RPUL) business and supporting the SVP, provides input into the strategic direction, leadership and oversight for all finance matters for Canadian Banking RPUL ensuring business strategies, plans and initiatives are supported in compliance with governing regulations, internal policies and procedures.Leading a team of eight finance professionals, responsible for defining, managing, directing, delivering, planning and forecasting the overall financial processes, controls and reporting of data for the Canadian Banking's Retail Payments and Unsecured Lending businesses.As a key partner to the Retail Payments and Unsecured Lending management team the Director, RPUL Finance is involved in setting the strategic direction and objectives and plays a critical role in the development and implementation of creative short-term and long-term strategies to promote growth and profitability. The Director, RPUL Finance is responsible for managing the priorities for the Finance department as well as working closely with Director/VP level individuals within the business line and other departments of the Bank on high profile projects. Key Accountabilities

- Leads and drives a customer focused culture throughout their team to deepen client relationships and leverage broader Bank relationships, systems and knowledge.

- Sustain strategic relationships and develop alliances with key contacts, business partners (EO groups and CFOs) and stakeholders (BLs, Executive Management) to deliver on mandate and provide value-added analysis and insight. Build and reinforce effective working relationships and collaboration within and across the Finance Community and the CB Retail Bank.

- As a strategic Partner to the Business Line, provide analysis, support and counsel to business line management related to financial management of the area. Leverage strong understanding of product portfolio and business model to provide value-add advice and recommendations. Conduct financial reviews / investigations of strategic business initiatives including new acquisitions / products / markets with a view to profitability and accounting issues.

- Directs financial reviews or initiatives to support strategic priorities and/or improve management processes and standardize methodologies. Implement and maintain constantly evolving performance measurement practices, and reporting.

Leads the planning, forecasting and reporting for all Retail Payments and Unsecured Lending growth and financial metrics across channels by:
Work with the Business Line to build annual plans and quarterly/multi-year forecasts for the entire portfolio, including all balance sheet and P&L

items (including Business Case Pool projects)

- Lead the development of portfolio stress-testing scenarios

- Working with Finance partners, provide stewardship on behalf of the business line and initiate enhancements where required to Funds Transfer Pricing methodologies for portfolio of products

- Leading communication of channel growth plans to distribution channel leaders

- Lead the production of various monthly and quarterly performance dashboards and scorecards including value-added performance commentary and variance analysis.

- Develops financial analysis to support new business cases:

- Provide advice and counsel to BL and take the lead where necessary in building robust financial models, including sensitivity analysis to support good business decision making.

- Coordinate the review and approval of business cases by CB PMO and EO PMO as required.

- Create, coordinate, analyze and verify regular business line analytics and reporting to support strategic objectives and campaigns.

- Lead design and ongoing improvement of business line reporting to ensure content, depth and accuracy meet key stakeholder needs

- Ensure the integrity and accuracy of data sources and enhance the depth and breadth of data available to support reporting and analytics requirements.

- Analyze report output and make strategic recommendations to the BL about opportunities to drive revenue, reduce costs or both.

- Oversees all Network Association reporting conducted on a monthly and quarterly basis and acts as liaison with network relationship managers.

- Directs day-to-day activities in a manner consistent with the Bank's risk culture and the relevant risk appetite statement and limits. Communicates the Bank's risk culture and risk appetite statement throughout their teams.

- Creates an environment in which his/her team pursues effective and efficient operations of his/her respective areas, while ensuring the adequacy, adherence to and effectiveness of day-to-day business controls to meet obligations with respect to operational risk, regulatory compliance risk,

AML/ATF risk and conduct risk, including but not limited to responsibilities under the Operational Risk Management Framework, Regulatory Compliance Risk Management Framework, AML/ATF Global Handbook and the Guidelines for Business Conduct.

- Builds a high performance environment and implements a people strategy that attracts, retains, develops and motivates their team by fostering an inclusive work environment; communicating vison/values/business strategy and managing succession and development planning for the team.

Experience / Education:

- MBA and/or Accounting Designation preferred

- Minimum of 10 years directly related experience in a financial area

- Thorough knowledge of Canadian Banking's products/services, business lines, financial reports, compliance, performance measurement, planning and analysis, service standards, legal and regulatory requirements.

- Must have comprehensive knowledge of management/accounting methods and practices including funds transfer pricing, product profitability, ROEE measurement techniques. MIS must be developed and applied consistently to all business lines within Canadian Banking. The incumbent must be able to assess complex business cases including large acquisition/divestiture proposals.

- Strong strategic and analytical skills required to develop the vision, goals, strategies, and plans for the Finance Department aligning with the overall Bank strategy.

- Thorough knowledge of all aspects of finance and the ability to continuously and critically analyze the current state for new concepts, insights and opportunities for improvement.

- Strong initiative, forward thinking and creative problem solving skills with the ability to create or stimulate integrated cross-disciplinary strategic solutions.

- Skilled in gaining the organizational commitment and alignment of various stakeholders in Canadian Banking through the use of strong interpersonal skills and win-win outcomes.

- Effective negotiation and influencing skills that can be applied across all functional levels and areas within the organization

- Demonstrated leadership skills and relationship management expertise

Location(s): Canada : Ontario : Toronto

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At Scotiabank, we value the unique skills and experiences each individual brings to the Bank, and are committed to creating and maintaining an inclusive and accessible environment for everyone. If you require accommodation (including, but not limited to, an accessible interview site, alternate format documents, ASL Interpreter, or Assistive Technology) during the recruitment and selection process, please let our Recruitment team know. If you require technical assistance, please click here. Candidates must apply directly online to be considered for this role. We thank all applicants for their interest in a career at Scotiabank; however, only those candidates who are selected for an interview will be contacted.

For more information, visit Scotiabank for Director, Retail Payments and Unsecured Lending Finance, Canadian Banking Finance