

Payments Operations Expert

CrediaBank, which was created through the merger of Attica Bank and the former Pancreta Bank, is looking for a **Payments Operations Expert**, based in Greece, to manage its international subsidiaries payments operations.

Job details

Job type: **Full-time**

Location: **Athens, Greece**

Apply via email to: recruitment@crediabank.com

About the job

CrediaBank is looking for an experienced executive in Payments Operations to manage the payments operating model that will exclusively support CrediaBank Group. The role will initially focus on driving the migration of payments activities to CrediaBank Greece and subsequently own the day-to-day payments operations and the continuous improvement of the target operating model.

Responsibilities

- Lead the migration of payments activities from international subsidiaries to CrediaBank Greece, under an intra group servicing and integration model, ensuring operational readiness, effective coordination of stakeholders and a smooth transition of processes, controls and responsibilities.
- Own the end-to-end payments operations (SEPA, SWIFT and other schemes), ensuring timely, accurate and compliant execution of credit transfers, direct debits and cross border payments.
- Manage relationships with key external providers and infrastructures (e.g. PSPs, DIAS, TARGET Services, SWIFT and local schemes).
- Monitor KPIs and SLAs, analyze payments data and drive actions to reduce failures, rejections and operational incidents.
- Oversee exception handling, investigations and reconciliations (nostro, clearing and internal accounts), ensuring robust root cause analysis and sustainable fixes.
- Ensure compliance with PSD2, AML and sanctions requirements and alignment with ISO 20022 standards and ECB/EBA/EPC/SWIFT rules.
- Work closely with IT, Product, Compliance/AML and Operational Risk to enhance systems, controls and the payments operating model.
- Gradually embedding best practices, clear procedures and a strong control culture to the payments operations team.

Qualifications

- University degree, preferably in Economics, Business Administration, Finance or Information Technology
- Postgraduate degree in a related field will be considered an asset
- Excellent command of the English language, both written and spoken
- Solid hands-on experience managing SEPA and SWIFT payment flows in a bank environment.
- Strong understanding of clearing and settlement infrastructures (TARGET Services, DIAS-EBA Clearing, or similar local schemes).

- Strong knowledge of SWIFT messaging (MT and MX/ISO 20022).
- Familiarity with sanctions screening and AML controls for interbank payments.
- **8–10** years' experience in banking operations, with strong exposure to payments and/or payment services management.
- Critical thinking and problem-solving skills
- Excellent communication and collaboration abilities.
- and ability to collaborate effectively with diverse stakeholders
- Flexibility, adaptability and capability to manage change in a demanding, regulated environment
- Strong leadership and team management skills
- Commitment to continuous learning and professional development.

About CrediaBank

CrediaBank was created through the merger of Attica Bank and the former Pancreta Bank and is the 5th largest bank in Greece in terms of assets. It is a modern banking institution with a network of 66 branches and 5 business centers across the country, serving approximately 300,000 individuals and businesses with a wide portfolio of deposit, investment, and insurance products, mutual funds, loans, and brokerage services. Customer service is a top priority for CrediaBank, which is why it is the only bank that welcomes customers both with and without appointments, offers cashier services available throughout the day, and operates with extended hours through the CrediaConnect service.

CrediaBank operates as a credit institution supervised by the Bank of Greece, strictly applying both European and national regulatory frameworks governing the operation of banks. More information about the Bank is available on our website www.crediabank.com

We respect your personal data

CrediaBank, taking into account that the personal data of candidate employees is of great importance, informs you in accordance with Regulation (EU) 2016/679 and the relevant provisions of the applicable Greek legislation for the protection of personal data, in its capacity as controller of the type of personal data it collects, the reason they are collected and processed and how long they are retained here.

Equal Opportunity Employer

CrediaBank believes that its strength lies in its people and promotes a safe, dignified and inclusive working environment with zero tolerance for any form of discrimination, violence or harassment. We review all applications with equality, transparency and respect for human rights.