



PAYMENT OPERATIONS SPECIALIST

Do you want to dive in the world of finance, payment and credit, working for an unconventional digital bank in the heart of Luxembourg! We have the perfect opportunity for you! As a Payment Operations Specialist, you will proactively **shape our payments operations in dynamic environment**. Joining our Payment Operations team, you will play a key role in delivering flexible payment and credit solutions to our customers.

This opportunity is a full-time CDI contract.

ABOUT THE JOB | Your responsibilities

- Oversee and manage daily **liquidity and foreign exchange activities**, and optimising cash flows
- Review and improve **payment-related activities**, guaranteeing correctness and compliance with established protocols
- Support and enhance approach to **reconciliation**, maintaining financial accuracy and integrity
- Drive the **optimisation of daily operations**, implementing strategic improvements to increase efficiency
- Support in booking transactions and reinforcing **transaction monitoring**
- Address and resolve inquiries from internal departments, correspondent banks and external parties, providing **expert guidance and support**
- Actively participate in projects related to **payment capabilities and cash management**

ABOUT YOU | Your background, skills and personality

- **Academic background in finance**, a related field or relevant professional experience
- In-depth expertise in **cash management**
- Experience in **Sepa and Swift** payment processing
- Proficient in **Microsoft Excel**, knowledge in **SQL** and **VBA** is an asset
- Good understanding of **accounting and relevant systems** (core banking solutions)
- **Fluency in English** is essential; German or other languages is a plus
- **Collaboration and teamwork**: A natural team player who thrives in a flat organisational structure and actively contributes to the collective success of the team
- **Transparency and communication**: Clear and direct communication style with a commitment to engage openly and constructively, maintaining open channels and promoting information sharing with colleagues
- **Hands-on approach**: Willingness to roll up sleeves and get involved, demonstrating a down-to-earth attitude to get the job done



- **Adaptability and flexibility:** Comfortable working in a dynamic environment, navigating change effectively
- **Accountability and integrity:** Takes responsibility for personal performance and acts with honesty and transparency in all areas
- **Self-motivation and drive:** Highly dedicated and motivated to achieve both individual and team goals, with a commitment to excellence and continuous improvement
- **Ownership and accountability:** Demonstrates a proactive approach in taking responsibility for tasks/outcomes, with a focus on seeing projects through to completion
- **Results-oriented:** Focuses on delivering tangible outcomes within the budget and deadlines
- **Cross-functional collaboration:** Experience in working collaboratively across different teams and departments to foster agility and innovation

ABOUT ADVANZIA | The European digital bank

*Avanzia Bank's **mission** is to make finance easier and more inclusive by offering simple, smart and user-friendly payment and credit solutions that provide financial flexibility and deliver added value for our customers. Our way of working is guided by responsible lending, open communication and teamwork in cooperation with employees, business partners and customers.*

At Avanzia, we are committed to equal opportunities and embrace diversity as a driving force behind our success. We offer challenging projects in a dynamic, fast-paced environment, along with numerous opportunities for training and development, and a performance-driven bonus structure. Our benefits package includes Pluxee lunch vouchers, employee travel insurance, preferential rates on Avanzia products, as well as transportation and wellness allowances. Our zero-carbon Emerald building is designed to support employee health and wellbeing with various health programmes, access to our gym and after-work sports & social events available to all members of **#TeamAvanzia**.