



## **Product Operations Manager**

### **About Community Financial Resources**

At Community Financial Resources (CFR), we're building a fairer financial system—one where everyone has the tools and opportunity to thrive. As a national nonprofit fintech, we create safe, reliable, and empowering financial products that help low-wealth individuals and families strengthen their finances, build credit, and gain lasting stability. Each year, we reach more than 7,000 people through a growing network of 100+ partner organizations nationwide—and since our founding, we've helped over 100,000 people take control of their financial futures.

Joining CFR means joining a bold, mission-driven team working at the intersection of technology and economic justice to challenge inequitable systems and expand what's possible for financially vulnerable communities.

### **About the Role**

The Product Operations Managers are the primary staff responsible for product onboarding and execution, platform and portal reliability, and disbursement reconciliation and integrity. The Product Operations Managers streamline product systems and delivery by optimizing processes, coordinating cross-functional teams, and ensuring that programs are executed with accuracy, efficiency, quality, consistency, and compliance.

In collaboration with Product Operations, Finance, Partnerships, and external vendors, the Product Operations Managers oversee platform transitions, build reporting mechanisms, manage vendor relationships, manage disbursements, and ensure that day-to-day operations and overall financial and regulatory requirements are met.

### **Key Responsibilities**

#### **Product Operations**

- Support the daily operations of CFR's financial products, ensuring smooth and efficient functionality.
- Provide backup coverage for partner inquiries related to cardholder issues.
- Support partner onboarding, including setting up access to products.
- Regularly test CFR products and systems from the end-user perspective to inform usability improvements and operational updates.

- Maintain and proactively develop up-to-date internal resources and support documentation to ensure cross-team clarity, operational consistency, and institutional knowledge retention.
- Stay current with regulatory changes, financial service developments, and disbursements trends.

### **Disbursement Administration**

- Co-lead day-to-day operations across all CFR disbursement programs, ensuring timely and accurate disbursements—from initiation and reconciliation to reversals, platform errors, and funder escalations.
- Perform end-to-end reconciliation across all disbursement programs through both soft (immediate) and hard (investigative) audits to ensure financial accuracy, compliance, and operational integrity.
- Carry out internal controls to reconcile actual postings with partner-provided spenddowns, identifying and flagging disbursement anomalies such as posting delays, failed disbursements, or fee discrepancies.
- Maintain detailed records of disbursement activity, reversals, and resolutions.

### **Reporting Infrastructure and Data Stewardship**

- Upload monthly data and provide current data reporting needs, including but not limited to: deidentified data and cash flow reports.
- Manage board data report process on a monthly basis to evaluate products and programs, and report to Board, funders, annual report, etc.

### **Cross-Functional Collaboration**

- Work closely with the partnership and accounting teams to understand their needs, develop systems enhancements that support organizational goals, and ensure workflows are aligned, scalable, and easy to use.
- Work closely with Finance to ensure all reconciliations are completed efficiently and correctly; provide necessary information and report for all auditing.
- Support initiatives to ensure that all partners have access to the tools, resources, and data necessary to execute our partnerships with them efficiently and effectively.
- Support partners technical assistance and ensure product issues are resolved quickly and efficiently.

### **Process/Project Management**

- Disbursement reconciliation.

- Lead monthly balancing meetings, update shared tracking documents, and maintain readiness for funder or external audits.
- Data management and reporting of all current systems as outlined above (U.S. Bank data, deidentified and cash flow reports, board data report).

### **About You**

You're a systems thinker who loves bringing order, clarity, and reliability to complex processes. Detail-oriented and proactive, you thrive at the intersection of technology, data, and social impact—where precision fuels purpose. You take pride in getting things right the first time and understand that dependable financial operations are essential to building trust and equity.

You work collaboratively across teams, communicate clearly, and stay calm under pressure. You're curious, adaptable, and motivated by improving systems that make a real difference for communities often left out of the financial mainstream.

### **Preferred Experience and Skills**

- 4–6 years of experience in product operations, financial operations, or program management (nonprofit or fintech experience a plus)
- Strong analytical, reconciliation, and data management skills
- Comfort working with databases, reporting tools, and financial platforms
- Excellent communication, documentation, and problem-solving skills
- Deep commitment to equity, inclusion, and CFR's mission of expanding financial access

### **Salary & Benefits**

- Full benefits package with 100% coverage towards medical, dental and vision plans
- Generous PTO, holidays (12 days), two holiday breaks (between Christmas Day and New Year's Day and the week of the Fourth of July), sick leave (5 days), early Friday closures
- Support for professional development opportunities
- The pay scale ranges between \$80,000 - \$85,000 (DOE)

### **Location**

This is a 100% remote position.

### **Your Next Step**

If this opportunity sounds like it's for you, please submit a PDF of your resume and answer the following question "Why are you interested in working with Community Financial Resources?" (150 words) to [jobs@communityfinancialresources.org](mailto:jobs@communityfinancialresources.org) with the position in the subject line. Applications without responses to the question will not be considered. A cover letter is not necessary.

### **Equal Employment Opportunity**

Because Community Financial Resources (CFR) values a diverse and representative workplace, people who identify as Black, Indigenous, and People of Color, and people of all gender

identities are strongly encouraged to apply. CFR is committed to attracting, developing, and retaining exceptional people, and to creating a work environment that is dynamic, rewarding, and enables each of us to realize our potential. Our work environment is safe and open to all employees and partners, respecting the full spectrum of race, color, religious creed, sex, gender identity, sexual orientation, national origin, political affiliation, ancestry, age, disability, genetic information, veteran status, and all other classifications protected by law in the locality and/or state in which you are working.

To learn more about Community Financial Resources, please visit  
[www.communityfinancialresources.org](http://www.communityfinancialresources.org)