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2024 MOST POWERFUL WOMEN IN BANKING TOP TEAMS

## The Most Powerful Women in Banking Top Team 2024: Citizens Bank

By Chana Schoenberger | October 1, 2024

Last year, Citizens Bank hired Taira Hall as head of enterprise payments, one of its most important growth areas. Citizens had recognized an opportunity to establish itself as a leader in payments, Hall said.

With the team-of-teams approach, the idea was to share an enterprise-wide view on payments development and invest in payments technology that would benefit all of the bank's business lines, she said.

Hall was joined on the team by Christine Roberts, president of Citizens Pay, whose team oversees the bank's consumer financing solutions; Jo Wyper, head of commercial digital and operations, whose team leads payments operations across the bank; and Mike Cummins, head of treasury solutions, whose team is responsible for working capital solutions.

In addition to leading the team of teams, Hall heads an enterprise payments team that oversees the central payment routes of the bank's customers and new payment capabilities for specific groups of customers. She also tracks industrywide developments in the payments market. Between the four teams on the



enterprisewide team, two-thirds of the 24 executives are women.

Uniting the payments teams under a common purpose and setting payments strategy at an enterprise level has ultimately helped the bank customer, Roberts said. Communication has been a key for the team's cohesion, she said. "I've found that open dialogue fosters trust and drives both positive outcomes and relationships."

By collaborating across business lines, the payments teams have been able to share innovations and lessons learned from across the bank, and quickly, Wyper added.

"We're sort of a tapestry in how we all operate and how we come together," Hall said. "The collaboration — the ability for us to focus on strengths that each of us bring together — it's been really powerful even in the past year to see what we've been able to launch and develop and deploy to our customer base."

Citizens did not disclose its overall payments fees for 2023, but it ranked itself as first in its peer group in payment fee growth for the year. The bank also reported that both its card fees and commercial payments fees grew 8% in 2023.

The biggest challenge ahead for the team of teams will be keeping up with the pace of innovation in the payments space while making sure that the bank builds the right technologies or matches with the right technology partners, Hall said. “What we’re really focused on is: How do we make payments seamless? How do we make them embedded into the lives of the customers and the segments that we serve?”

Technical competence needs to be a core element of the team, Wyper said. “To innovate and adapt, we need people who understand and can tell stories through data. Data generates insights and ultimately helps us deliver better experiences to clients,” she said.

The team-of-teams approach will also help the bank maintain its level of talent in the payments area, Hall said. “People feel that they’re fully supported, that they’re engaged throughout the lines of business and they’re able to bring their voice and their penchant for innovation to the table.”

Hall also sees her work in payments as a means of empowerment for customers by bringing them “broader access to the financial

ecosystem” — a cause she has felt since childhood, she said. She spent her early elementary school years in Malawi, one of the poorest countries in the world, where she watched her parents, who were economists, work with sharecropping farmers on how they could invest in their farms while still making ends meet with their day-to-day expenses.

“It showcased to me the importance of financial education; financial literacy,” Hall said. “You want to empower people to understand, how do you save? How do you invest in education? How do you build your own career?”

At Citizens, she said, “We’re

thinking about how to put the best financial tools into the hands of our customers and communities to make sure that they have a leg up in how they’re managing for their own futures.”

She also sees payment tools as a pathway for empowering women and disadvantaged groups. Many of the payments solutions that the Citizens team developed are designed to serve small businesses, including female- and minority-owned businesses.

“We are trying to make sure that we have a lens of: How do we empower the communities and the customers we serve, and what do we design for within that?” Hall said.

## Team Members

Taira Hall, EVP, Head of Enterprise Payments

Jessica Carta, SVP, Enterprise Payments Strategy

Eric McCabe, SVP, Enterprise Payments Strategy

Christine Roberts, EVP, President of Citizens Pay

Leslie Bembridge, SVP, Consumer Lending

Kate MacDonald, VP, Consumer Lending

Jo Wyper, EVP, Head of Commercial Digital & Operations

Susan Stutz, SVP, Commercial Onboarding & Payments Operations

Mike Cummins, EVP, Head of Treasury Solutions

Elaine Jamer, SVP, Treasury Solutions

Steve Devine, SVP, Treasury Solutions