Are You A Goal Digger? Six Professional Development Ideas for Payments Leaders

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When I gaze back on my career, I see peaks and the valleys; the times where I knew where I was headed and the times where I felt I was driving at night without headlights. In my role as a community banker, in particular, things seemed to accelerate with lightning speed. Sometimes, I was clairvoyant, reading that market crystal ball like a road map, and sometimes, well, let’s just say that we adapted.

In our industry, that ability to adapt and change is what sets us apart and drives bank growth. But change can be hard; how do we know *how* to change, let alone *when* to change?

No one has definitive answers to those questions, but I can tell you from personal experience that staying on top of industry developments made me more nimble and gave me the courage to take calculated risks. I invested in my professional development to benefit me, but ultimately, also to benefit my bank. And this investment paid off, both in my career trajectory and in the bank’s offerings.

As I think back, there were a few key things I did that made all the difference. With that in mind, I’ve assembled a short list of development opportunities that may give you the same leg up and support you as you navigate this new world of digital payments.

* 1. **Find a mentor.** I’m a big believer in learning from others. Having a mentor to brainstorm ideas with opens many channels and helps you see the world from varying perspectives. So, take a look back at your career and seek out your best leaders. Introduce yourself to others who share original perspectives at conferences. [Reach out to professional organizations like ICBA](http://www.icba.org/about/member-benefits/for-community-banks). Do what it takes to find a trusted advisor who can help you to process ideas.
	2. **Learn more and get involved.** With such rapid change in the industry, you need a resource who can give you a quick version of what’s most important. [Regional Payments Associations](https://www.nacha.org/members/regional-payments-associations) (RPAs) offer this knowledge and can keep you apprised of the most relevant changes for your institution. In addition, there are numerous volunteer opportunities with RPAs that help you grow as a leader.
	3. **Join the FS-ISAC Community Institution Council.** Having the right information is critical when developing business strategies, particularly when it comes to risk and fraud. To that point, it makes sense to consider joining your peers on [FS-ISAC’s Community Institution Council](https://www.fsisac.com/) where key topics include: attacks and technology issues, regulatory changes, changes to examination processes, and peer comparisons on topics of interest.
	4. **Explore continuing education and certification programs.** Investigate [The Payments Institute](https://www.nacha.org/events/payments-institute-2018); it offers an in-depth look at payments today. In addition, NACHA and the RPAs offer the [Accredited ACH Professional (AAP)](https://www.nacha.org/events/training/ach-professional) and the [Accredited Payments Risk Professional (APRP)](https://www.nacha.org/aprp) certifications for expert-level knowledge. ICBA’s own Community Banker University offers numerous online classes and workshops on a variety of topics throughout the year.
	5. **Look to industry leaders for the latest tools and resources in digital payments.** Simply staying up-to-date on what’s happening with major payments initiatives will give you insights into market direction. As payments evolve, those responsible for some of the changes offer free tools to support you. Visit the [Federal Reserve’s Payments Improvement site](https://fedpaymentsimprovement.org/), [NACHA’s Same Day ACH Resource Center](https://resourcecenter.nacha.org/), and [The Clearing House’s Real-Time Payments site](https://www.theclearinghouse.org/payments/real-time-payments) for more information. For other topics, your RPA also can be a great source of support.
	6. **Check in with the ICBA Bancard team.** As a former community banker, I understand the unique position you’re in and can offer tips on things that worked for me. We also have numerous payments experts on staff who bring years of knowledge to the table and are happy to share their thoughts as well. Contact us anytime and follow me on Twitter [@tnagiorgio](https://twitter.com/tnagiorgio?lang=en).

With a wealth of resources, there’s no shortage of opportunity, just time to accomplish it all. So, as 2017 reflection gives way to 2018 goal-setting, I hope you can use these ideas to determine what aligns best with your professional development plan. Based on my experience, committing to doing just one new thing will have a profound impact.