



An Equal Opportunity/Affirmative Action Employer

Announcement of Intention to Fill a Job Vacancy

Deputy Superintendent for Buy-Now-Pay-Later Lending (Deputy Superintendent, NS)

Location: One State Street, New York City

Business Unit: Banking Division

Negotiating Unit: Management Confidential (MC)

Please note that a change in negotiating unit may affect your salary, insurance and other benefits.

Salary: \$172,787 - \$213,995 (salary commensurate with experience)

Positions located within the New York City metropolitan area, as well as Suffolk, Nassau, Rockland, and Westchester Counties, are also eligible to receive an additional \$4,000 annual downstate adjustment.

Appointment Status: This is an appointment to a position in the exempt jurisdictional class.

Appointment to this position is pending Governor Appointment's Office and Division of Budget approval.

The New York State Department of Financial Services seeks to build an equitable, transparent, and resilient financial system that benefits individuals and supports business. Through engagement, data-driven regulation and policy, and operational excellence, the Department and its employees are responsible for empowering consumers and protecting them from financial harm; ensuring the health of the entities we regulate; driving economic growth in New York through responsible innovation; and preserving the stability of the global financial system.

The Department of Financial Services is seeking candidates for the position of Deputy Superintendent for Buy-Now-Pay-Later (BNPL) Lending in the Banking Division. Reporting to the Senior Deputy Superintendent for Nonbank Supervision, the Deputy Superintendent for BNPL Lending will be responsible for overseeing the team responsible for managing the licensing, supervision and examination of entities engaged in BNPL lending. Duties include, but are not limited to, the following:

- Briefs and advises the Superintendent, Executive Deputy Superintendent for Banking, Senior Deputy Superintendent and Deputy Superintendent for Nonbank Supervision, as appropriate, on a wide range of supervisory, regulatory, legislative, policy, enforcement and other matters related to BNPL lending;
- Leads policy development and implementation for BNPL lending;
- Manages a team of examiners who work on the licensing, supervision and examination of entities engaged in BNPL lending, including by assisting with the development and oversight of application- and examination-related policies and procedures;
- Works closely with staff in other Divisions of DFS as appropriate on matters relating to regulated entities engaged in BNPL lending;
- Supervises other consumer lending industries, as necessary and appropriate; and
- Travel may be required up to 10%.

Preferred Qualifications

- A bachelors degree, law degree, and at least 10 years of relevant work experience including 5 years in the financial services industry;
- At least 5 years of managerial supervision with a demonstrated ability to supervise large teams;

- Demonstrated knowledge of consumer lending and payments risks and regulations, such as Truth in Lending Act, Equal Credit Opportunity Act, Fair Credit Reporting Act, state-level consumer lending statutes, and data privacy requirements;
- Experience designing or implementing programs, including by defining processes and metrics, coordinating across teams, and developing guidance and training materials;
- Experience drafting and interpreting guidance, advisories, or regulations related to consumer lending;

Appointment Method:

This is an appointment to a position in the exempt jurisdictional class. As such, the incumbent of this position would serve at the pleasure of the appointing authority.

To Apply: Interested qualified candidates must submit a resume and letter of interest **no later than April 23, 2026** to the email address listed below. Please include Box# (**Box DSBNPLL-10379**) in the subject line of your email to ensure receipt of your application. **Email submissions are preferred.**

Please be advised that the New York State Department of Financial Services does not offer sponsorship for employment visas.

Kara Waters
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All candidates that apply may not be scheduled for an interview.

Public Service Loan Forgiveness

Employment with New York State qualifies an individual for Public Service Loan Forgiveness (PSLF). This program forgives the remaining balance on any Direct Student Loans after you have made 120 qualifying monthly payments while working full-time for a U.S. federal, state, local, or tribal government or not-for-profit organization. To learn more about the program and whether you would qualify, please visit: <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>

AMERICANS WITH DISABILITIES ACT: REASONABLE ACCOMMODATIONS

Under the Americans with Disabilities Act (ADA), the Department of Financial Services is required to provide reasonable accommodation for known physical or mental limitations of an otherwise qualified applicant with a disability if an accommodation would enable the applicant to perform the essential functions of the job. If the accommodation would constitute an undue hardship on the operations of the agency, the agency is not required to provide it.

All people with disabilities are encouraged to apply to all jobs for which they meet the minimum qualifications.