Director, Newcomer Channel Strategy & Operations

Requisition	R0000191653
Employer	Royal Bank of Canada
Canadian locations	Toronto (Ontario, Canada)
Primary address	600 QUEENS PLATE DR, TORONTO, ON M9W 0A4, Canada
Posted	November 12, 2026
Last day to apply	November 26, 2026
Posted deadline	November 27, 2026
Business area	PERSONAL & COMMERCIAL BANKING
Employment status	Regular
Work schedule	Full time · 37.5 h per week
Pay type	Salaried

The position

What’s the Opportunity?

Newcomers are a critical customer segment for RBC, with distinct needs throughout their journey - from preparing for arrival in Canada, establishing their financial lives upon arrival, and establishing closer financial relationships as they establish and grow.

As the Director, Strategy and Operations of the new chain, you will lead the strategy and evolution of the channels, capabilities and partnership operations needed to provide a differentiated banking proposal for newcomers. You will have the "how" behind our new strategy: translating our ambition into intuitive customer journeys, evolving capabilities, efficient front-line experiences and an ecosystem of services that helps newcomers establish their lives in Canada.

You will work through the daily partners Banking and growth of customers, Product, Digital, Actively, Consulting Center, Technology, Risk, Compliance, Marketing and external to identify frictions, set priorities and mobilize the organization around a multi-year newcomer trip.

What You'll Do

Own the End-To-End Newcomer Onboarding Experience

- Develop and continuously develop the target experience for newcomers through the key moments of their journey - from arrival to arrival to arrival, to establishment and growth of early relationships
- Plan and evaluate end-to-end travel of newcomers on digital, assisted and non-traditional channels
- Identify the highest impact experience gaps, friction points, and capability opportunities
- Define the target state experience and work in a cross-functional way to define it as a prioritized roadmap
- Establish clear principles and standards of experience that can be applied to all products and channels
- Partnership with Product and Journey teams to ensure that the needs of newcomers are integrated into the company's broader roadmaps rather than addressing only sector-specific initiatives

Own the Pre-Arrival Account Open Capability

- The pre-arrival capacity, which is evolving from end to end, allows newcomers to gain a transparent, accessible and differentiated experience that builds relationships before coming to Canada.
- Define strategic direction and priority roadmap for pre-arrival account opening, identify opportunities to improve functionality, simplify customer experience, and expand acquisition opportunities

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- Identify and fill capacity gaps, customer friction points and operational inefficiencies in the account opening process prior to arrival, from application and identity verification to account activation and funding
- Partner with business, business and risk development teams, products, technologies and products to improve capabilities to balance customer experience, business growth, operational scalability and regulatory requirements
- Identify opportunities to expand the reach and effectiveness of pre-arrival account opening across priority newcomer markets, acquisition channels and strategic partnerships

Enable Newcomer Onboarding, Policy & Process

- Lead efforts to eliminate unnecessary complexity in how newcomers establish a banking relationship while ensuring that appropriate regulatory requirements and risks are maintained.
- Identify policies or processes that create disproportionate friction for newcomers
- Specify the documentation, identification, residence and eligibility requirements
- Challenge existing processes and distinguish actual regulatory requirements from internal practices
- Designing scalable solutions that balance customer experience, growth, operational simplicity and risk
- Improve consistency in how newcomer policies are understood and executed across channels Own the Newcomer Channel Strategy
- Define how newcomer clients should be served across digital, branch, AC, and non-traditional channels (i.e. referral partnerships), including the role each channel plays throughout the journey.
- Identify the capabilities needed to increase digital self-service while preserving high-value human advice
- Partner with digital and travel teams to influence the roadmaps of business capabilities
- Work with distribution managers to understand friction and front line execution faults
- Ensure new capabilities and propositions can be delivered consistently across channels

Develop the Beyond Banking Newcomer Ecosystem

- Helping to evolve the value proposition for newcomers beyond traditional banking products by identifying and activating services and partnerships that meet significant settlement needs (e.g., housing readiness, employment and career support, immigration and settlement services, etc.)

Deliver Newcomer Advisor Enablement

- Ensure frontline employees have the knowledge, tools, and capabilities to deliver a differentiated newcomer experience by working in partnership with enablement and the Advice Centre (Newcomer COE):
- Define the ideal experience of advising again
- Simplifying complex policies and product information
- Develop tools and frameworks that support needs-based advice
- Improve front-line awareness of newcomers beyond offers and banking resources
- Create feedback loops between NCOE and National Office Newcomer Client Segment team to remain aware of key challenges, issues, or escalations.

Qualifications

Requirements

- 8 years and more experience in strategy, customer experience, digital transformation, product management, operations or financial services.
- Experience in complex business initiatives in highly matrix organizations.
- Demonstrated ability to translate strategic priorities into evolving operational capabilities and operational outcomes.
- A good understanding of customer journey design, digital activation and experience transformation.
- Exceptional stakeholder management and influencing skills across senior leadership teams.
- Experience in leading and developing high-performance teams.
- Strong communication skills with senior managers, able to simplify complex issues and influence strategic decisions.

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- University degree or equivalent experience.

Assets

- Experience in customer management, customer experience, digital transformation or capacity strategy.
- Work experience with partner ecosystems or business projects.
- Experience in retail banking, payments or financial services.
- MBA or equivalent degree.
- Experience serving newcomer or internationally mobile client segments.

Pay and benefits

RBC teams aim to grow by working together, thinking ahead and giving dependable advice that helps clients and communities prosper. They support one another, develop their potential and strive for outcomes that benefit the communities they serve as well as the bank.

- Capacity to make a difference and sustainable impact
- Join a collaborative team that works at a high standard and looks for new ways to improve.
- Opportunities to do challenging work

Job Skills

Client Advice, Communication, Engagement Management Consulting, Customer Relationship Management (CRM), Decision Making, Long-Term Planning, Organizational Change Management, Product Development, Professional Presentation, Results Direction

RBC accepts applications until 11:59 p.m. on the day before the posted deadline.

Our Employment Opportunities

RBC works as One RBC and follows five shared values: putting clients first, integrity, collaboration, respect and excellence. As one of the world’s largest and most successful banks, it sees inclusion and different perspectives as important to continued growth. RBC supports staff in doing their best work, working together, innovating and developing professionally. Its policies and programs foster respect, belonging and opportunities for everyone to create value for clients and communities.

Talent community

People who join RBC’s talent community can receive new postings, career advice and recruitment event updates tailored to their interests.

RBC’s careers portal shares information about career paths and how its teams contribute to client and community well-being.

RBC is accepting applications for an existing vacancy. Qualified applicants may hear from the recruitment team for a more detailed review of their résumé.

Search for requisition R0000191653 on the RBC careers portal.

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