TROY REINERS

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PAYMENTS & OPERATIONS EXECUTIVE

Payments and operations executive with 20+ years leading high-volume, federally regulated transaction environments at the Nebraska State Treasurer's Office. Built and modernized Nebraska's $281M State Disbursement Unit into the #1 program in the nation for electronic payment receipts, restructuring the organization from 60+ FTEs to 12 with zero voluntary turnover across 8+ years. First SDU nationally to implement MasterCard RPPS and PayNearMe. Skilled at managing managers, standardizing process and KPIs, and driving accuracy in environments handling sensitive data. Nebraska Army National Guard veteran and University of Nebraska–Lincoln graduate.

SELECTED ACHIEVEMENTS

- Directed cross-functional operations across implementation, data reconciliation, and client-facing service delivery for a $281M annual transaction ecosystem processing 1.4M+ transactions and serving 200,000+ participants across 70+ agencies.
- Restructured operations from 60+ FTEs to 12 while maintaining zero voluntary turnover for 8+ years — leading a team of managers across banking, collections, customer service, and IT functions rather than performing hands-on work within them.
- Drove transaction-channel adoption from 22% to 89% (4x growth) through process redesign, automation, and vendor integration — ranked #1 nationally for electronic payment receipts among peer programs.
- Cut manual data-entry keystrokes 53% (5.4M → 2.5M annually) and inbound call volume 49% (68,500 → 34,860 annually) by building automated data validation, reconciliation, and self-service workflows.
- Reduced program budget 46% ($5.7M → $3.1M) while running 10–15% under budget annually, and led all vendor/RFP management and PCI DSS and NACHA compliance across every transaction channel.

CORE COMPETENCIES

Payments Strategy & Modernization • Operations Leadership & Team Management • Managing Managers Across Functions • Process Standardization & Optimization • KPI Development & Performance Management • Data Reconciliation, Audit & Discrepancy Resolution • EDI / ACH / EFT Transaction Processing • Vendor & RFP Management • Regulatory Compliance (Federal Data-Handling Standards, PCI DSS, NACHA) • Cross-Functional & Executive Stakeholder Leadership • Budget & P&L Ownership

PROFESSIONAL EXPERIENCE

NEBRASKA STATE TREASURER'S OFFICE — Lincoln, NE July 2002 – July 2023

Director, Payments Operations & Technology Transformation | Nebraska Child Support Payment Center (State Disbursement Unit)

Owned end-to-end operations across implementation, data operations, and client/stakeholder service delivery for a $281M annual, federally mandated payment ecosystem — 1.4M+ transactions annually across ACH, EFT, EDI, card, kiosk, mobile, and retail cash channels, serving 200,000+ participants and 70+ state and county agencies.

Cross-Functional Oversight & Team Leadership

- Led managers and supervisors across banking operations, collections, customer service, research, and employer outreach — setting priorities, KPIs, and escalation processes rather than performing hands-on function work directly.
- Established and tracked KPIs across every operational function (adoption rates, cost-per-transaction, keystroke and call volume, bad debt) to drive continuous improvement and executive reporting.
- Completed annual federally mandated compliance training on safeguarding taxpayer and personally identifiable information as a condition of the office's access to IRS/federal tax data.

Implementation & Data Operations

- First SDU nationally to implement MasterCard RPPS (2006) and PayNearMe (2014); led EDI-based data exchange, API integrations, and system-to-system reconciliation across ACH, card, and cash channels serving 70+ agencies.
- Directed audit and reconciliation processes ensuring payment and disbursement data matched source records across all channels — resolving discrepancies, documenting root cause, and training staff on consistent resolution standards.
- Deployed eight statewide self-service kiosks (Nanonation) with API-driven check imaging into bank clearing workflows; launched a mobile remote-deposit app; rolled out PayPal, Venmo, MasterCard RPPS, and surcharge-optimized card processing.

Client Services & Stakeholder Leadership

- Served as escalation point for complex payment issues affecting 200,000+ participants and 70+ agencies, maintaining the federally mandated 48-hour distribution requirement without exception.
- Led RFPs and vendor management across U.S. Bank, Elavon, Nanonation, and PayNearMe; maintained PCI DSS and NACHA compliance across all channels.

FISERV — Lincoln, NE — November 2023 – March 2026

Business Operations Manager, Advisor

Supported core banking modernization across Fiserv's financial institution client base during a platform consolidation initiative. Role concluded March 2026 as part of a company-wide reduction in force.

- Lifted enterprise client health scores from below 80% to above 90% by building executive reporting that surfaced service gaps and drove targeted operational interventions across the client portfolio.
- Coordinated three workstreams — Go-To-Market, Pricing/Proposals/Contracts, and Pipeline Development — supporting onboarding of 40+ financial institutions to CoreAdvance in 2025.

IT'S A CHOICE SOLUTIONS LLC — Lincoln, NE — January 2022 – Present

Founder & Principal Consultant

Payments advisory practice serving public-sector agencies, financial institutions, and fintechs on payments modernization, channel strategy, operational process design, and digital adoption.

- Delivered a comprehensive payments and operations strategy presentation at the Florida Court Clerks & Comptrollers 2023 Winter Conference on 20+ payment solutions and process modernization; engaged as a subject-matter expert through expert networks (Coleman Research, AlphaSights) for Fortune 500 financial institutions and fintech companies.

NEBRASKA ARMY NATIONAL GUARD — Lincoln, NE — May 1986 – May 1995

Sergeant (E-5), 71L Administrative Specialist

- Nine years of service progressing from Private First Class to Sergeant; selected by the Officer Candidate School (OCS) board in year eight.

EDUCATION & COMMUNITY

B.S., Business Management, University of Nebraska–Lincoln | Enterprise Project Management Training (Agile/Scrum), Fiserv (2024) | WICSEC Standing Ovation Award (2018) | NE Treasurer's Office Manager of the Year (2006) | TeamMates Mentor (Lincoln Southwest HS)