



Job Title:	Senior Manager, Card Operations	Reports to:	Head, Transaction Processing Services
Division:	Digital Business	Department:	Operations – Transaction Processing
Grade:	Band 6	Date:	May 2024
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement
<p>Card issuing and transaction acquiring contributes a critical role in the current E-channel offering within the Loop DFS. Cards offer a pivotal driver in the Banks agenda to drive the digital strategy. In addition to offering convenient channels, card issuance and payment acquiring are key revenue drivers through NFI and FX through the card product offering.</p> <p>This position is accountable for the strategic planning, monitoring and management of the card and channel operations to drive card operation management within the card business thus ensure maximum process efficiency as well as ensuring the card and channel operations performance meets internal and external customer expectations while concurrently driving operational efficiencies. This fast-paced card environment requires strategic leadership focusing on process, quality and governance of the card payment ecosystem while keeping abreast with the competitive landscape and emerging trends.</p>

Key Accountabilities (Duties and Responsibilities)		
Perspective	% Weighting <i>(To add up to 100%)</i>	Output
Financial	20%	<ul style="list-style-type: none"> Development and implementation of strategies necessary to achieve a sustained growth in revenues & profitability through the card business. Development, implementation and governance of operational processes to mitigate revenue leakages within the card operations.
Internal business processes	30%	<ul style="list-style-type: none"> Development and implementation of strategy touching on emerging technology related to plastic and digital card services, including tokenization, new card data storage, card security, technology advances related to PIN security, card activation, and use of the card as an identity device with the aim of ensuring that the BanqTech remains competitive and keeps track with dynamic digital/Card/Channel environment. Accountable for risk mitigation within card operations by keeping abreast with the regulatory and partner requirements on card business as well as regulations related to BanqTech's compliance including bank secrecy and anti-money laundering laws and Implement the NCBA's compliance

		<p>policy in liaison with the Manager Risk and Compliance, ensuring adequate compliance resources, risk mitigation and training, fostering a compliance culture.</p> <ul style="list-style-type: none"> • Maintain the Business Continuity Plan as it relates to card processing, to include documentation, testing planning and compliance. Assure that recovery site(s) are in appropriate state of readiness to accommodate processing when relocation is required, or work with outsourced service providers to assure their plans are tested and viable. • Develop, manage and monitor the card business; both digital and physical, with the aim of ensuring that the Bank remains competitive within the dynamic card and channel environment. • Operational performance of the POS networks, including but not limited to Visa networks to provide stakeholder service excellence and complete support of business units. • Responsible for Card SLAs through definition and continuous monitoring of service commitments both internally and externally. • Define and remains accountable for card reconciliation, settlement and dispute management processes. • Define, implement, review and monitor implementation of procedures and policy matters to ensure the security of plastic cards.
Customer	30%	<p>Retain and enhance business relationships from existing and potential customer base through delivery of excellent customer experiences that support a customer obsessed culture i.e.</p> <ul style="list-style-type: none"> • Service Level Agreement (SLA) / Turn-Around Time (TAT) • Customer Satisfaction Index (CSI) benchmarks <p>Collaborate with internal and external stakeholders i.e. Engineering, Risk, service providers/vendors to maintain a reliable, interactive, and up to date card processing functionality that meets BanqTech's strategic plans and provides enhanced cardholder possibilities with emerging service opportunities.</p> <p>Management of network and vendor relationships while ensuring governance with a view of assuring card operations, cardholder services and plastics production are meeting business objectives, customer expectations as well as regulatory requirements</p>
Learning and growth	20%	Staff Development/Leadership

		<ul style="list-style-type: none"> • Implement recruitment, learning and performance management strategies, as well as cultural practices that attract, nurture and retain the best talent within the Card and Channel operations. • Drive competency development through continuous learning, certifications, role-based learning and job enrichment to drive high performance. • Foster a positive and engaging work environment for each team member by promoting skill development, coaching for improvement and growth while inspiring others thus nurturing positive employee morale and embracing our mission, vision and core values. • Implement a business continuity plan (BCP) for the unit.
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Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	Card Acquiring and Card Issuing Managers
Indirect Reports	Card Officers

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
<p>Internal</p> <p>All organisation's departments and subsidiary organisations including but not limited to;</p> <ol style="list-style-type: none"> All Internal Departments COO, Loop DFS Shared Service Teams at Group-Payments, Card Operations, Finance Internal audit Enterprise risk and Compliance CEO, Loop DFS 	<p>External</p> <ul style="list-style-type: none"> ➤ Customers, ➤ Suppliers/Vendors, ➤ Peers in Financial Institutions, ➤ Industry Players, ➤ Regulators, ➤ External Auditors

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make (Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.
<p>This position looks after the risks affecting the Group plus controls these to ensure minimal losses occur. In particular it :</p> <ol style="list-style-type: none"> Approve product, operational and customer journey designs in alignment with the International Card Standards, PCI DSS requirements, NCBA Group and BanqTech Policies.

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- ii) Ensure compliance to approved & regulatory requirements from International Card Organizations to avoid penalties.
- iii) Appropriateness of the unit's structure, staffing, performance plans, policies, procedures and tools.
- iv) Ensures that Costs are maintained within budget, and Contractual agreements with partners, vendors and other third parties are negotiated and optimised.
- v) Approval limits of other expenditure categories within discretionary powers delegated through the Group Director, Digital Business, provided that such expenditure is within the approved strategy and annual budget for the Bank.

Work cycle and impact: time horizon and nature of impact (Planning)

(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1month – 3 months, 3-6 months, 6-12 months, above 1 year)

- Contribution to the current strategy (to be delivered in 6 months), development and implementation of Acquiring Merchant transactions through Scan QR, Tap2Pay and Physical POS processes.
- Daily transaction health check to maintain efficient processing of transactions and quick resolution of issues arising within laid out SLAs
- Quarterly Reviews of the card product in collaboration with Card Schemes i.e. VISA (Quarterly Operating Certificate) and MasterCard (Quarterly Member Report)

Ideal Job Specifications

Academic:

- University degree or equivalent, with major study in finance, business and/or technology
- Certification in MasterCard or VISA Dispute Management, Compliance, Reconciliation and Settlement

Professional:

- At least 6 years' experience in business operations functions, including various customer servicing channels, vendor management, fraud and business analytics.
- At least 4 years' experience in a Card Issuing / Acquiring Role
- Must have 4 years' experience in a Visa & MasterCard Operations role.
- Excellent interpersonal, and negotiation skills with the ability to network, generate new business and develop strong business relations.

Desired work experience:

- Minimum of 8 years' experience in a Financial/Banking IT industry

Ideal Job Specifications

- Knowledge of the Banking and Payments Act - Secrecy, policy and guidelines, Information Security Policy, Anti-Money Laundering and Cyber Security Act
- Have a strong control and process and risk management mindset, constantly paying attention to details and have ability to perform deep-dive investigation and crunching for control and process issues
- Proactive team player with ability to work independently with minimal supervision and equips with excellent communication (both spoken and written), presentation and business writing skills
- Able to collaborate within a team, at various levels of stakeholders from the operating level to the senior management across locations
- Flexibility and ability to multi-task and take on different types of roles and activities at the same time in a fast-paced environment. Able to effectively manage time and prioritize tasks and responsibilities
- Positive attitude and willing to take new challenges with an open-mind
- Creative, quick & systemic thinking with strong analytical and planning skills

NCBA Bank Core Value Behaviours (Performance Drivers)

Driven. Describes people who are decisive, bold, and passionate, aiming to deliver to the highest standards of expectations with ease. We seek new challenged and appreciate different views constantly raising the bar and exploring full potential.

Open. Describes people who are inclusive, listening to each other and our customers. We always respect each other and hold candid interactions with honesty and transparency.

Responsive. Describes people who are proactive, act quickly and resolutely to deliver results. We put our customer's interests at the heart of all that we do. We keep it simple and seek new ways to innovate.

Trusted. Describes people who value teamwork, have high standards of integrity. We keep our word and are accountable and believe in each other. Seek to be trusted partner, always doing what is morally right.

Ideal Job competencies

Technical Competencies

Product Knowledge

Excellent at collaborating with Product, Technology in process flow design to bring lasting card solutions to life.

Deep familiarity with digital banking and payments products and the relevant business processes

Excellent use case and requirements development skills.

Able to elevate performance of the Group through excellent ORM outputs.

Technical Competencies	
Financial Acumen	<p>Candid knowledge of the financial sector and risk management guidelines as well as current banking and fin-tech operations practice.</p> <p>Apply business and economics knowledge to evaluate, manage, and advise management on card risks</p> <p>Expert at budget development, cost negotiation and management. Capable of managing costs across the card management unit</p> <p>Able to manage internal partnerships and external partners to optimize costs</p>
Communication Skills	<p>Capable of representing BanqTech Card and Channel Management internally and externally at stakeholder meetings. Solid presentation skills at all levels of the company. Appropriately influences & persuade others to a course of action.</p>
People Management Skills	<p>Aligns team with larger NCBA Group and BanqTech vision and goals. Able to translate and align strategy in a meaningful way for team, building a shared understanding of team goals and targets.</p> <p>Use situational leadership techniques to provide appropriate level of guidance and latitude to team members.</p> <p>Adept at caring personally for team members and providing candid real-time feedback.</p>

Leadership Behaviours - Competencies (Performance Drivers)	
Leadership	<ul style="list-style-type: none"> • Leadership Skills: Team Building and ability to train, develop and mentor staff; Presents new challenges and opportunities to the team to enable them to demonstrate and achieve their full potential; encourages and inspires team learning • Interpersonal Skills: Ability to lead, build and influence motivated teams • Negotiation Skills: Must be a good negotiator, particularly in changing behaviour and work practices but always Win/Win • Innovative: Creative and adaptive to change. A team player who is supportive of other's ideas and innovations, collaborates in a culture of knowledge-sharing and team learning to strengthen the organisation's work • Reliable: Ability to take responsibility and exercise it well. A flexible and "hands on" approach

Leadership Behaviours - Competencies (Performance Drivers)	
Communication	<ul style="list-style-type: none"> • Promotes a free flow of information throughout the organisation (upward, downward and across). • Communicates effectively to a wide variety of audiences at all organisational level • Presents a compelling rationale to support one's position and manage the expectations of key stakeholders • Strong communication skills; well developed oral and report-writing skills; the ability to present ideas and financial processes with conviction
Selling the Vision	<ul style="list-style-type: none"> • Vividly communicating a compelling view of the future state in a way that helps others understand and feel how business outcomes will be different when the vision and values become a reality
Raises the Bar	<ul style="list-style-type: none"> • Establishes challenging goals that continuously raise expectations of performance in line with the strategy; creates a team performance culture of continuous improvement and development
Fostering Collaboration	<ul style="list-style-type: none"> • Working effectively and cooperatively with others; establishing and maintaining good working relationships to facilitate the accomplishment of work goals; actively participating as a member of a team to move the team toward the completion of goals; acts as a positive role model.
Coaching & Developing Others	<ul style="list-style-type: none"> • Providing feedback, instruction, and development guidance to help others excel in their current or future job responsibilities; planning and supporting the development of individual's skills and abilities.
Empowerment & Delegation	<ul style="list-style-type: none"> • Sharing authority and responsibilities with others to move decision making and accountability downward through the organization, enable individuals to stretch their capabilities, and accomplish the business unit's strategic priorities.
Building Organisational Talent	<ul style="list-style-type: none"> • Establishing systems and processes to attract, develop, engage, and retain talented individuals; providing challenging and stretch tasks and assignments; holding frequent development discussions; constructing compelling talent development plans and executing them.
Business Savvy/Acumen	<ul style="list-style-type: none"> • Demonstrates a keen understanding of basic business operations and the organizational levers that drive profitable growth; Understands the operating environment, the customers, competition and how their strategies and tactics work in the marketplace; applies knowledge to develop and execute strategies and tactics to drive business results.
Driving for Results	<ul style="list-style-type: none"> • Driving high standards for individual, team, and organizational accomplishment; tenaciously working to meet or exceed challenging goals; deriving satisfaction from goal achievement and continuous improvement.

Behavioural Competencies	
Emotional Intelligence	Knows own strengths and limits; aware of own emotions and the effect they have on others and has the self-control to keep disruptive emotions and impulses in check.
Social and Cross-cultural Awareness	Interacts with people (colleagues, customers, stakeholders and the public at large) in different social and cultural environments, showing respect and positive regard for them in an ethical and appropriate that are consistently with the values of the organization.
Agile	<p>Able to change plans, methods, opinions or goals in light of new information, with the readiness to act on opportunities. Highly effective in adapting to differing environments.</p> <p>Inculcates a digital mind-set in the organization, institutionalising cross-functional collaboration, flattening hierarchies, devolving decision making to smaller teams, and building environments that creatively partnering with external companies to extend necessary capabilities to encourage the generation of new ideas and developing more iterative and rapid ways of doing things.</p> <p>Implements incentives and metrics to support such agility.</p>
Self-Development	<p>Have a strategic approach to personal and professional development actively seeking feedback from others to which they will respond by establishing self-development goals.</p> <p>Seek to experience a range of relevant career opportunities in the context of a long-term plan enabling them to deliver the truly outstanding contribution required.</p>