



Job Title:	Card Product Manger	Reports to:	Head, Retail Banking Products
Unit:	Retail Products	Department:	Retail Products
Grade:	Band 6	Date:	2025
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement
<p>Responsible for driving the Overall Card Business within the bank by designing, documenting and monitoring the below card products with a view to increasing sales, revenue and minimizing costs.</p> <ul style="list-style-type: none"> • Debit Cards • Credit Cards • Prepaid Cards

Key Accountabilities (Duties and Responsibilities)		
Perspective	% Weighting (to add up to 100%)	Output
Financial	20%	<ul style="list-style-type: none"> • Portfolio Management • Review, analyze and manage the card product portfolios for profitable growth. • Create feedback systems to analyze the card product performance. • Set Business performance standards for acquisition and retention • Periodic scrubs that determine Card campaigns, advise on sectors to target- sales strategy input, data driven insights- internal and external- utilization, lifecycle, market research to be the "Best in the Market". • Review Customer Experience feedback on product positioning and actual customer experience. • Monitoring to ensure sourcing is right to minimize NPL.
Product Management	40%	<ul style="list-style-type: none"> • Revenue Assurance • Ensuring achievement of Card Business goals/targets for volumes and P&L.

Template 1

		<ul style="list-style-type: none"> • Identify and implement key enhancements to increase product profitability and cardholder satisfaction. • Work with cross-functional teams to execute annual product plans. • Conduct business performance analysis, identify key product metrics and profitability drivers. • Identify and increase opportunities to increase card penetration and distribution channels. • Identify, structure, and manage complex issues to quickly arrive at recommendations that drive product priorities and demonstrate results to leadership • Manage the development and implementation of strategies to cover Customers, Channels and Processes • Ensure that there is no revenue leakage arising from product setup issues. • Monitoring revenue lines to ensure collection and proper allocation by Finance on P&L and overall reporting • Continuously upgrade and innovate the product to be “customer centric” through retrospective studies, cost and benefit assessments • Stakeholder relationship management • Maximize business performance manage costs and revenue • Reduce voluntary attrition and give recommendations on attrition of the book
<p>Service Delivery (Client focus)</p>	<p>30%</p>	<ul style="list-style-type: none"> • Projects & Product Development and Management • Create product/business requirements for models/analysis on projects driving strategic decision making, including investment justification and prioritization • Manage the launch of card projects within the budgeted timelines. • Identify new opportunities for card usage and build programs to achieve that. • Review and use customer data to identify customer behaviours and patterns that would inform new product features and user experience enhancements. • Scheme engagement for Card Product related issues. • Continuously upgrade and innovate the product to be customer centric • Digitizing card product solutions. Project benefits realization. • Card Operations engagement and collaborations
<p>Internal Business Processes (Risk and Compliance)</p>	<p>10%</p>	<ul style="list-style-type: none"> • Develop effective and efficient card processes that ensure card on-boarding is unified to alleviate fraud in conjunction with supporting units such as Card Sales, Card Operations, Customer Experience, Branch Banking, Corporate Banking, Risk etc.

Template 1

		<ul style="list-style-type: none"> Participate in customer surveys and achieve targeted customer experience metrics for both internal and external customer. Work closely with internal teams to drive client centric, digital card acquisition initiatives to increase uptake.
Leadership, learning and Growth	10%	<ul style="list-style-type: none"> Lead and positively influence cross-functional project teams to deliver new card solutions and enhancements. Ensure continuous acquisition of new skills and know-how necessary to support Card products and processes that ultimately drive financial returns for the portfolio

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	None
Indirect Reports	None

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal All Departments – to seek for innovative ideas and solutions to emerging problems.	External Customers, scheme partners and regulatory bodies.

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make <i>(Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.</i>	
STRATEGIC <ul style="list-style-type: none"> Review the current trends that impact Card Business for benchmarking MANAGERIAL <ul style="list-style-type: none"> Management of Project teams during implementations OPERATIONAL <ul style="list-style-type: none"> Routine product management activities throughout the Product development lifecycle. 	

Work cycle and impact: time horizon and nature of impact (Planning) <i>(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1 month – 3 months, 3-6 months, 6-12 months, above 1 year)</i>	
Above 1 year	<ul style="list-style-type: none"> Contribution to Card Business strategy
3 – 6 months, 6 – 12 months	<ul style="list-style-type: none"> Translating the strategy into annual Budgets, operational models and performance scorecards. Performance tracking against goals Execution of planned initiatives with stakeholders to meet planned objectives
1 – 3 months	<ul style="list-style-type: none"> Stakeholder engagements and completion of set objectives
Less than 1wk, 2-weekly, 2wks – 1month	<ul style="list-style-type: none"> Operational approvals and engagements (meetings)

Template 1

Ideal Job Specifications

Academic:

- Bachelor's degree from a recognized accredited university.
- Master's degree.

Desired work experience:

- At least 7 year's Card Business experience or equivalent, to include a minimum of 3 years in a brand/ product management role.
- Business Analytical skills.
- Team work & collaboration.
- Leadership skills.
- Strategic planning & analytical thinking.
- Ability to understand financial concepts.
- Strong Business Negotiation and Sales skills.
- Excellent communications skills, written and verbal; and ability to communicate at all levels within the organization.
- Ability to work independently and engage multiple levels of management in key decisions where required for the business.
- Track record of successful implementation of product variants and innovative customer offerings.

NCBA Bank Core Value Behaviours (Performance Drivers)

DRIVEN:

We are **passionate**, make **bold decisions** and learn from our failures. We **seek new challenges** and appreciate different views constantly raising the bar. We **explore our full potential**.

OPEN:

Our interactions are candid, honest and transparent. We listen to each other and our clients. We are inclusive and always **respect each other**.

RESPONSIVENESS:

We 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 improve**.

TRUSTED:

As a trusted partner we do what is **morally right** always. We **keep our word**. We are **accountable** and **believe in each other**.

Template 1

Ideal Job competencies

Technical Competencies
<ul style="list-style-type: none">• Innovation and change management:- contribute to innovation and change by generating ideas and positively questioning assumptions• Knowledge of Banking and Business Operations: Well round knowledge of the Bank's products, operations and processes and excellent knowledge of Bank policies and procedures• Risk Management skills: Ability to anticipate and mitigate risk associated with new products, processes, and procedures.• Good decision-making and problem solving skills:-ability to think creatively conceptually and systematically to consider the wider consequences of each decision and deliver creative solutions.• Communication and influence:-, well developed oral, presentation and report-writing skills; effective listening skills to get new and diverse ideas; open to reason and arguments and uses facts to persuade and influence decision making.• Commercial Awareness: - an understanding the key business issues that affects profitability and growth and takes appropriate action to maximise on the same.
Behavioural Competencies
<ul style="list-style-type: none">• Problem solving skills, with demonstrated intellectual and analytical rigor• High Integrity and Honesty• Drives For Results• Strong Communication Skills• Teamwork and Collaboration