

<b>Job Title:</b>	Head of Payments	<b>Reports to:</b>	Group Director Retail Banking
<b>Division:</b>	Retail Payments	<b>Department:</b>	Retail Banking
<b>Grade:</b>	Band 8	<b>Date:</b>	March 2026
<b>Job holder:</b>		<b>Manager:</b>	Group Director Retail Banking
<b>Signature:</b>		<b>Signature:</b>	

<b>Job Purpose Statement</b>
<p>The Head of Payments provides strategic leadership and direction for the Bank's integrated payments ecosystem, encompassing merchant acquiring, card issuance and acceptance, e-commerce, agency banking, mobile banking, billers, and tills. The role is tasked with driving innovation, operational efficiency, and revenue growth across all payment channels, positioning the Bank as a market leader in digital and omnichannel financial services. The incumbent will develop and execute forward-looking strategies that enhance customer value propositions, leverage emerging technologies, strengthen ecosystem partnerships, ensure regulatory compliance, and deliver sustainable competitive advantage in a rapidly evolving payments landscape.</p>

<b>Key Accountabilities (Duties and Responsibilities)</b>		
<b>Perspective</b>	<b>% Weighting</b> <i>(to add up to 100%)</i>	<b>Output</b>
<b>Financial</b>	45	<ul style="list-style-type: none"> <li>• Develop and execute the Bank's payments strategy aligned with overall business objectives and digital transformation goals.</li> <li>• Identify market trends, emerging technologies, and customers need to shape an innovative, future-ready payments roadmap.</li> <li>• Drive growth in merchant acquiring, card issuance and acceptance, e-commerce transactions, agency banking, mobile banking, billers, and till usage.</li> <li>• Expand revenue streams by introducing new payment products, services, and partnerships.</li> <li>• Oversee pricing, profitability analysis, and cost optimization initiatives across payment channels.</li> <li>• Ensure seamless integration and cross-channel consistency between cards, merchants, agencies, mobile platforms, and online services.</li> <li>• Lead product development initiatives for payment solutions, from concept to commercialization.</li> <li>• Represent the Bank in external forums, regulatory engagements, industry bodies, and key partnerships.</li> <li>• Define and track key performance indicators (KPIs) for payment services.</li> <li>• Prepare and present periodic reports to senior management on business performance, market insights, risks, and opportunities.</li> </ul>

<b>Internal Controls, Processes &amp; Procedures</b>	20	<ul style="list-style-type: none"> <li>• Oversee operational performance, ensuring service reliability, scalability, and security across all payment platforms.</li> <li>• Ensure full compliance with regulatory requirements, internal controls, Cyber security standards, and risk management policies.</li> <li>• Engage with internal stakeholders (e.g., Digital Banking, Retail, Corporate Banking, Technology, Risk, Compliance) to align payment strategies with broader Bank initiatives.</li> <li>• Continuous review of partner on-boarding, partner management standards, rules of engagement, governance and quality assurance processes for the payment platforms based on best practice.</li> <li>• Collaborate with Risk Team, Commercial &amp; SME Banking business heads to identify and escalate potential risks to senior management through appropriate governance channels and Quality assurance framework for compliance with Retail Banking requirements.</li> <li>• Ensure SLA agreements are adhered to, processes in place, reports generated and target achieved.</li> </ul>
<b>Customer</b>	20	<ul style="list-style-type: none"> <li>• Champion customer-centric design across all payment channels to enhance user experience and loyalty.</li> <li>• Foster partnerships with fintechs, technology providers, and payment networks to enhance service offerings.</li> <li>• Create opportunities to engage with relevant partners in a way that generates maximum value for our customers.</li> <li>• Undertake market research and user research for data analysis to develop a comprehensive business case that will Champion customer-centric design across all payment channels to enhance user experience and loyalty.</li> </ul>
<b>People</b>	15	<ul style="list-style-type: none"> <li>• Lead a team, and design and maintain a functional structure that is best suited and adaptive to the Retail Payments strategy.</li> <li>• Foster collaboration to build, lead and influence key stakeholders to align to one common goal.</li> <li>• Lead, mentor, and develop high-performing teams across the payments function.</li> <li>• Foster a culture of innovation, collaboration, agility, and continuous improvement.</li> </ul>

### Job Dimensions

<b>Reporting Relationships: jobs that report to this position directly and indirectly</b>	
Direct Reports	4
Indirect Reports	6- Regional Payments Managers

**Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.**

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<p><b>Internal</b></p> <ul style="list-style-type: none"> <li>- Credit Risk</li> <li>- Ecosystem Banking</li> <li>- Credit Operations</li> <li>- Transactional Banking</li> <li>- Branch Managers</li> <li>- Relationship Managers</li> <li>- Trade Finance</li> <li>- Retail Digital Solutions</li> <li>- Retail Analytics</li> <li>- Sector Heads – Retail &amp; Corporate leads</li> </ul>	<p><b>External</b></p> <ul style="list-style-type: none"> <li>- Customers</li> <li>-Regulators</li> <li>- Payment Partners</li> </ul>
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**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.

Strategic, Tactical and Managerial

**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)

Long-term – 3-5 year & beyond (Strategic Direction)

Mid-term – 2-3 year (Tactical Play)

Short-term – 6-12-month planning cycle (Managerial)

**Ideal Job Specifications**

**Academic:**

- Bachelor's degree in business, Finance, Banking, Information Technology, or a related field.
- A master's degree in business administration (MBA), Finance, Strategic Management, or a related field is an added advantage.

**Professional Qualification:**

- Professional certifications in Payments (e.g., Certified Payments Professional – CPP), Digital Banking, or Risk Management are preferred.

**Desired work experience:**

- Minimum of 10 years of progressive experience in banking, fintech, or financial services, with at least 5 years in a senior leadership role within payments, digital banking, cards, or channels management.

## NCBA 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.

**RESPONSIVE:** - 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.

## Ideal Job competencies

### Technical Competencies

- **Payments Strategy Development & Execution**  
Ability to design and implement forward-looking payments strategies aligned to overall business objectives and market opportunities.
- **Omnichannel Payments Ecosystem Management**  
Deep expertise in managing end-to-end payment platforms including card issuance and acquiring, mobile and agency banking, e-commerce, merchant services, billers, and tills.
- **Digital Payments Innovation & Product Development**  
Proven capability to launch and scale digital payment products, leveraging emerging technologies such as APIs, tokenization, QR payments, and mobile wallets.
- **Commercial & Revenue Growth Management**  
Strong commercial acumen with demonstrated success in growing merchants, cards, and digital ecosystems, identifying monetization opportunities across customer segments.
- **Partnership & Ecosystem Development**  
Experience building and managing strategic partnerships with fintechs, payment processors, regulators, and ecosystem stakeholders to enhance service delivery.
- **Regulatory Compliance & Payment Security Governance**  
In-depth knowledge of regulatory frameworks (e.g., CBK regulations, PSD2, GDPR), PCI DSS standards, cybersecurity requirements, and operational risk management in payments.
- **Financial Management & P&L Ownership**  
Proficiency in budgeting, forecasting, performance analytics, cost optimization, and full P&L accountability within multi-channel payment environments.
- **Customer Experience & Service Excellence in Payments**  
Commitment to delivering seamless, secure, reliable, and customer-centric payment experiences across all touch-points.
- **Operational Efficiency & Multi-Channel Optimization**  
Ability to drive operational excellence, streamline processes, and enhance performance across complex, integrated payment channels.
- **Leadership & Stakeholder Management in Payments**  
Capability to lead high-performing, cross-functional teams while effectively engaging, influencing, and building trusted relationships with internal and external stakeholders.

## Behavioural Competencies

- **Strategic Communication & Executive Influence:** -Communicates complex payments concepts clearly and confidently to diverse stakeholders. Builds trusted relationships internally and externally and produces high-quality executive reports and presentations.
- **Inspirational Leadership & Talent Development:** -Leads and inspires high-performing, cross-functional teams. Builds capability, fosters accountability, and develops strong succession pipelines.
- **Results Orientation & Performance Accountability:** -Drives measurable business outcomes and sets clear performance standards. Holds self and others accountable for delivering agreed targets.
- **Integrity & Ethical Leadership:** -Demonstrates high integrity, fairness, and sound judgment. Upholds strong governance, compliance, and ethical standards at all times.
- **Strategic Negotiation & Influencing Skills:** -Negotiates effectively to achieve mutually beneficial outcomes. Influences stakeholders and drives positive behavioral and operational change.