

Job Title:	Senior Manager issuing Business (Cards & Mobile)	Reports to:	Head , Retail Payments
Division:	Retail Payments	Department:	Retail Banking
Grade:		Date:	March 2026
Job holder:		Manager :	Group Director Retail Banking
Signature:		Signature:	

Job Purpose Statement
<p>This role is responsible for leading the Bank's operations across all three areas, driving growth and profitability. This role involves developing strategies to acquire and retain merchants, enhance card products, and improve online customer experience, ensuring compliance with regulatory requirements and achieving business goals. A seasoned leader with extensive payments industry experience, the Head will manage card business performance, foster continuous improvement, and oversee new program development. Additionally, the role focuses on enhancing the digital strategy and driving e-commerce sales growth, aligning with the bank's broader business objectives.</p>

Key Accountabilities (Duties and Responsibilities)		
Perspective	% Weighting <i>(to add up to 100%)</i>	Output
Financial	45	<ul style="list-style-type: none"> ● Develop and implement the strategic plan for the acquiring, card issuing, and e-commerce sectors, ensuring alignment with the bank's overall goals. ● Identify new opportunities and partnerships to expand the acquiring network and drive growth in card and e-commerce businesses. ● Strengthen merchant relationships to secure larger business and increase market share. ● Oversee daily operations for acquiring, card issuing, and e-commerce, ensuring compliance and excellent service delivery. ● Manage acquiring business through POS, e-commerce, and mobile channels. ● Manage financial performance, including budgeting, forecasting, and reporting for acquiring, card issuing, and e-commerce. ● Ensure 100% revenue collection and minimize costs through efficient management. ● Build strong relationships with merchants, partners, and regulatory bodies to support strategic initiatives. ● Drive new product development and innovation, conducting market analysis to maintain a competitive edge. ● Secure larger market share through partnerships, monitor performance, and drive success for new product launches. ● Segment markets, identify opportunities, and lead growth

		<ul style="list-style-type: none"> ● campaigns to increase card uptake and usage.
Internal Controls, Processes & Procedures	20	<ul style="list-style-type: none"> ● Identify and mitigate operational risks, ensuring compliance with regulations and internal policies. ● Ensure robust controls, compliance with policies and regulations, and timely escalation of issues. ● Keep fraud levels minimal through ongoing training. ● Address audit findings and maintain an updated risk register. ● Oversee operational performance, ensuring service reliability, scalability, and security across all acquiring, card issuing, and e-commerce platforms. ● Engage with internal stakeholders (e.g., Digital Banking, Retail, Corporate Banking, Technology, Risk, Compliance) to align acquiring, card issuing, and e-commerce strategies with broader Bank initiatives. ● Continuous review of partner on-boarding, partner management standards, rules of engagement, governance and quality assurance processes based on best practice. ● Collaborate with Risk Team, Commercial & 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. ● Ensure SLA agreements are adhered to, processes in place, reports generated and target achieved.
Customer	20	<ul style="list-style-type: none"> ● Champion customer-centric design across all acquiring, card issuing, and e-commerce channels to enhance user experience and loyalty. ● Create opportunities to engage with relevant partners in a way that generates maximum value for our customers. ● Undertake market research and user research for data analysis to develop a comprehensive business case that will Champion customer-centric design across all acquiring, card issuing, and e-commerce channels to enhance user experience and loyalty.
People	15	<ul style="list-style-type: none"> ● Lead a team, and design and maintain a functional structure that is best suited and adaptive to the Retail Payments strategy. ● Foster collaboration to build, lead and influence key stakeholders to align to one common goal. ● Lead, mentor, and develop a high-performing team, fostering a culture of excellence and continuous improvement. ● Foster a culture of innovation, collaboration, agility, and continuous improvement.

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	0
Indirect Reports	Relationship Managers and officers in the branch network

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal <ul style="list-style-type: none"> - Branch teams - Credit Risk - Ecosystem Banking - Credit Operations - Transactional Banking - Relationship Managers - Trade Finance - Retail Digital Solutions - Retail Analytics - Sector Heads – Retail & Corporate leads 	External <ul style="list-style-type: none"> - Customers -Regulators - Acquiring, card issuing, and e-commerce Partners

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: <ul style="list-style-type: none"> ● Bachelor's degree in business administration, Finance, or a related field ● A master's degree in business administration (MBA), Finance, Strategic Management, or a related field is an added advantage. Desired work experience: <ul style="list-style-type: none"> ● Minimum of 10 years of progressive experience in banking, or financial services, with at least 3 years' Merchant Acquiring, E-Commerce and Card business experience.

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

- **Innovation and Change Management:** Contributes to innovation and change initiatives by generating ideas and constructively challenging existing assumptions and practices.
- **Banking and Business Operations Knowledge:** Demonstrates strong understanding of the bank's products, operations, processes, policies, and procedures.
- **Risk Management:** Identifies, anticipates, and mitigates risks associated with new products, processes, and operational procedures.
- **Decision Making and Problem Solving:** Applies creative, conceptual, and systematic thinking to evaluate options, consider broader implications, and implement effective solutions.
- **Communication and Influence:** Communicates effectively through strong verbal, presentation, and report-writing skills; actively listens to diverse perspectives and uses facts and evidence to influence decision-making.
- **Commercial Awareness:** Demonstrates strong understanding of key business drivers impacting profitability and growth and takes appropriate actions to support business performance.

Behavioural Competencies

- **Problem Solving:** Demonstrates strong analytical and critical thinking skills to evaluate complex issues and develop effective solutions.
- **Integrity and Honesty:** Upholds the highest standards of integrity, transparency, and ethical conduct in all interactions and decisions.
- **Drive for Results:** Demonstrates a strong results orientation, taking ownership and delivering on commitments to achieve individual and organizational goals.
- **Communication Skills:** Communicates clearly and effectively, both verbally and in writing, to engage stakeholders and ensure shared understanding.
- **Teamwork and Collaboration:** Works collaboratively with colleagues and stakeholders, fostering a supportive team environment to achieve shared objectives.