

Job Title:	Senior Manager Merchant Acquiring Business	Reports to:	Head, Retail Payments
Division:	Retail Payments	Department:	Retail Banking
Grade:		Date:	March 2026
Job holder:		Manager:	Head, Retail Payments
Signature:		Signature:	

Job Purpose Statement
<p>This role is responsible for providing strategic leadership, operational oversight, and business development for the organization's billers and merchant till portfolio. The role ensures the effective acquisition, on boarding, quality assurance, and utilization of billers and tills while maintaining strict adherence to regulatory and internal compliance standards. This position drives portfolio growth, enhances revenue generation, and optimizes customer experience by delivering innovative, secure, and scalable payment solutions. The incumbent will lead cross-functional collaboration with internal teams and external partners, champion process improvements, and position the organization competitively within the digital payments ecosystem.</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 execute the overall strategy for billers and tills acquisition, onboarding, and relationship management, aligned with the organization's digital payments growth agenda. ● Oversee end-to-end onboarding of billers and tills, ensuring full compliance with regulatory standards, internal policies, and service level agreements (SLAs). ● Manage the performance, quality, and utilization of the billers and tills portfolio to drive transaction volumes, revenue growth, and customer engagement. ● Build strong relationships with internal teams (Sales, Compliance, Risk, IT) and external partners (billers, merchants, aggregators) to ensure seamless coordination and service delivery. ● Champion product knowledge initiatives by equipping internal staff and external clients with training and resources to maximize biller and till adoption and utilization. ● Monitor portfolio performance metrics, generate insights, and provide regular reporting to senior management on acquisition rates, utilization trends, revenue contribution, and risks. ● Identify emerging market trends and technological advancements to enhance biller and till offerings, ensuring the organization remains competitive in the digital payments space challenges. ● Develop and manage budgets related to billers and tills operations, ensuring cost efficiency while achieving

		strategic growth objectives.
Internal Controls, Processes & Procedures	20	<ul style="list-style-type: none"> ● Establish and enforce robust risk management practices, ensuring thorough due diligence, verification, and monitoring of all billers and till applications. ● 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 for staff and customers. ● Address audit findings and maintain an updated risk register. ● Oversee operational performance, ensuring service reliability, scalability, and security across all all biller and till applications ● Engage with internal stakeholders (e.g., Digital Banking, Retail, Corporate Banking, Technology, Risk, Compliance) to align all biller and till applications strategies with broader Bank initiatives. ● 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"> ● Continuously review and optimize processes, systems, and workflows to enhance operational efficiency, reduce onboarding timelines, and improve client experience. ● Champion customer-centric design across all all biller and till 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 biller and till channels to enhance user experience and loyalty.
People	15	<ul style="list-style-type: none"> ● Lead, coach, and mentor a high-performing team responsible for biller and till operations, driving a culture of excellence, accountability, and continuous learningg ● Foster collaboration to build, lead and influence key stakeholders to align to one common goal. ● 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 Retail 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, Banking, ICT, or a related field. ● A master's degree (e.g., MBA, MSc in Finance, Strategic Management) is an added advantage.
Professional Qualifications <ul style="list-style-type: none"> ● Professional certifications in areas such as Payments, Digital Banking, Project Management (PMP, PRINCE2), Risk Management, or Compliance will be an added advantage. ● Specialized training in digital payments systems, merchant acquiring, or financial services innovation is highly desirable.
Desired work experience: <ul style="list-style-type: none"> ● Minimum of 8–10 years of progressive experience in banking, fintech, or digital payments, with at least 3 years in a leadership or senior management role.

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

- **Merchant & Biller Portfolio Management**
Proven experience managing merchant, biller, till solutions and payment processing platforms including Pay bill, Till Numbers and agency banking.
- **Business Growth & Client Acquisition**
Demonstrated ability to drive portfolio growth through client acquisition, product development and market expansion within the financial services or payments sector.
- **Digital Payments & Emerging Technologies**
Strong understanding of digital transformation trends, payment technologies, APIs, open banking and mobile money integrations.
- **Cross-Functional Leadership**
Experience leading cross-functional teams and coordinating large-scale onboarding and operational initiatives.
- **Compliance, Risk & Regulatory Management**
Practical experience managing KYC/AML requirements, compliance standards and risk frameworks related to merchant and biller onboarding.
- **Data-Driven Performance Management**
Skilled in portfolio analytics, performance tracking and business intelligence reporting to support strategic decision making.
- **Strategic Planning & Execution**
Ability to develop and implement strategies that drive portfolio growth, operational efficiency and market competitiveness.
- **Stakeholder & Relationship Management**
Strong capability to build and maintain effective relationships with internal teams, partners, regulators and key clients.
- **Process Optimization & Operational Excellence**
Expertise in process improvement, workflow automation, quality assurance and enhancing efficiency across end-to-end on boarding and service delivery.
- **Customer Experience & Innovation Leadership**
Demonstrated commitment to improving customer experience through innovation, service excellence and effective change management

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.