



1. **JOB TITLE: Manager; Contact Center (1 Position(s))**

Job Location :

Head Office

Job Purpose:

Contribute to the growth of the bank through finding ways to provide world-best service, implementing strategic initiatives and effective resource management of the Contact Centre through leading, coaching, and mentoring the Contact Centre team, administration and maintaining of the Head Office receptions (Head Office ground floor and all floor receptions).

Main Responsibilities:

- Monitor the latest market trends to discover opportunities to improve and create compelling and engaging Contact Center experience
- Partner with teams across businesses and technology to transform Contact Center to drive digital adoption to create sustainable cost savings, operational efficiencies, and support digital transformation
- Develop day-to-day objectives and activities to achieve all Contact Center budget requirements, answer rate, service level agreements including effective resource planning and organization, shift patterns, agent productivity, utilization, sales, and schedule adherence
- Appropriately assess risk, safeguarding bank's reputation its customers and assets,
- Drive compliance with applicable laws, rules, and regulations and adhering to policies.
- Accountable for the mitigation of the Contact Center unit risk profile as well as implementing sound governance and compliance processes
- Delivery of Contact Center services and ensuring that quality assurance, compliance, regulatory and legal obligations are met across all interactions
- Ensure staff adherence to set targets and appropriate call handling
- Drive an excellent customer experience through improving first contact resolution and Contact Center Agents satisfaction while driving significant reduction in complaints and repeat calls
- Embed a performance culture, framework and review processes to achieve service levels and improvements against set targets

- Ensure effective and consistent communication throughout the team; encourage feedback and customer insight in order to enhance the customer experience
- Ensure all staff are meeting or exceeding performance expectations and support staff to deliver exceptional and professional service
- Recommend new work procedures and contribute to the development of new customer experience techniques, models and plans.
- Administration and maintaining of the Head Office receptions (Head Office ground floor and all floor receptions), including first point of contact for anyone contacting the bank.
- Ensure that Receptionists deliver a consistently exceptional customer experience, identify opportunities to introduce products and services relevant to customers' expectations and needs
- Build a customer-focused, value-driven, and high-performing culture
- Accountable for delivery of the recruitment, training, induction, and coaching strategy for Contact Centre.
- Manage annual department budget to attain business goals with operational excellence.

Knowledge and Skills:

- Good blend of technical, analytical and commercial knowledge with significant experience of Contact Center technologies e.g., CTI/ACD, IVR, WFM, QM, social media etc. and familiarity of Contact Center trends, standards and CRM solutions
- Customer experience practices (customer segmentation, customer journeys, product lifecycle and customer value management)
- Customer focused and can operate at both a tactical and strategic level
- Strong leadership skills
- Business acumen and analytical skills
- Excellent interpersonal and relationship management skills
- Excellent communication, negotiation, and strong influencing skills
- Ability to remain resilient and adaptable to changing business needs and operational circumstances
- Ability to work independently with strong self-initiative
- Ability to spot or pre-empt issues, recommend business solutions and escalate as required

Qualifications and Experience:

- Bachelor's Degree or its equivalent in Business, Information Technology, Finance, Computer Science, Mathematics or related field
- Certified Call/Contact Center Manager or equivalent qualification is a plus
- Minimum 5 years in a Contact Center environment
- At least 2 years as a supervisor/ team leader of a large team in a busy task-oriented environment
- Experience in the Banking or Telecommunications sector is an added advantage

2. JOB TITLE: Merchant Advisor (1 Position(s))

Job Location :

Northern Zone

Job Purpose:

Under the direction of Manager, Merchant Relationship, the incumbent will be responsible for profitable driving of Merchant Acquiring Business in line with card schemes operational procedures, regulations, and policies.

The candidate will also be responsible for maintaining positive relationship with merchants at all times while working closely with branch network and constant engagement with Zonal Sales Managers to drive sales in the assigned areas.

Main Responsibilities:

- Recruit, run, and drive merchant acquiring business through selling of POS, E-commerce and QR codes. This will involve working closely with Zones, and Branches.
- Share weekly, monthly sales reports and pipelines on new acquisitions to zonal management and branch management assigned herein. The same should be reported to Acquiring Business Management.
- Meet qualitative and quantitative sales objectives defined as per approved budget. Constantly share budget reports versus actual numbers to zonal management as well as branch management for constant review of performance standing and position.
- Perform merchant training, orientation and merchant-related servicing activities and maintain records of the same during delivery of devices.
- Conduct 360 check of merchant activities under assigned portfolio and recommend strategies for portfolio growth where necessary. This will entail having reports on active and inactive devices, replaced devices, new opportunity pipelines, pipeline status on a weekly basis to ensure Turnaround Time is met.
- Should perform Merchant Payment file checks on weekly basis to check merchant performance and share relevant presentable information to acquiring business management.
- Provide prompt resolution to customer queries belonging to assigned portfolio, both internal and external. Should maintain soft copy of all reported queries to be discussed on acquiring sessions and meetings on weekly basis.
- Upsell and cross sell acquiring products and services to both internal customers for knowledge dissemination purposes and external customers for selling opportunities. This is not limited to e-commerce, POS, and QR.
- Ensure that green environment is managed in terms of controls by performing utmost best practices in terms of organizing merchant documentation and records.
- Maintain diplomacy tact when dealing with difficult clients while ensuring the bank is protected as a customer centric bank.
- Presenting merchant applications from branches and ensuring Turnaround Time is met to the vetting committee for selection.
- Perform merchant screening through MATCH system before deployment and implement merchant application verification, site inspection, compliance to business requirement and contract sign-off.
- Ensure all contractual agreements under the portfolio managed is maintained and up to date.

- Responsible to negotiate merchant commission on behalf of the bank as per agreed pricing matrix.
- Supply marketing/branding material and consumables such as receipt rolls and sales slips to respective zones and branches. Provide reports on a Monthly basis on stock available and work to replenish timely on agreed Turnaround Time.
- Perform regular merchant site visit to ensure compliance to operating regulations. Ensure that Merchant Visit Checklist dully filled and shared to acquiring business management for review.
- Manage fraudulent merchants end to end by ensuring that they timely get the necessary information and due process. Coordinate the process with Senior Specialist, Card Governance and ensure all due process followed and closed timely.
- Ensure merchant termination process is adhered for both voluntary and involuntary merchants. See the process end to end and ensure that the relationship between the bank and the merchant does not end without proper alignment.
- Manage dispute resolution process by sustaining relationship and making follow up on the necessary documents. Weekly reporting on the number of incidences should be shared to acquiring management for review. Number of incidents monitored on quarterly basis.
- Coordinate preparations for merchant workshops at Zonal Level aimed at ensuring that card acquiring best practices disseminated to merchants.
- Any other assignment that may be delegated by the supervisor.

Knowledge and Skills:

- Business Acumen.
- Portfolio Management.
- Sales Skills cross selling and upselling of products and services.
- Negotiation Skills, stakeholder management (internal and external).
- Strong presentation and communication skills, both oral and written.
- Understanding of programs, systems, and procedures necessary to ensure effective merchant management
- Planning and organizational skills.
- Computer literate.
- High level of integrity.
- Teamwork and team player; be ready to perform tasks of other team members with flexibility.
- Self-motivated and Analytical skills

Qualifications and Experience:

- Bachelor's Degree or its equivalent in Business Administration, Computer Science, or related field.
- 5 years banking experience with at least 3 years in acquiring Business.
- Strong background in Card Schemes

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