



## 1. JOB TITLE: Specialist; Cyber Forensics (1 Position(s))

### **Job Location :**

Head Office

### **Job Purpose:**

Support the bank in fighting against cyber related frauds and developing a robust fraud management plan aiming at identifying cyber risks and loopholes in bank's systems, products and services as well as operating procedures.

The role will also contribute to the implementation, maintenance, and enhancement of control framework to the entire enterprise with the view of controlling and monitoring cyber related fraud.

### **Main Responsibilities:**

- Working as part of the investigation team aiming at yielding expertise from digital related investigation and provide technical findings to support comprehensive investigation report.
- Being proactive in exercising cyber control and prevent cyber related risk issues.
- Perform cyber related investigations and advice on improvement of cyber security.
- Ensure appropriate data handling and documentation of digital evidence, in order to maintain data integrity throughout the investigation process.
- Analyze, report, and monitor loopholes in bank's system with a view of advising appropriate measures to be taken by management.
- Making follow up on matters related to system and business processes to ensure system shortfalls are timely fixed by responsible units.
- Investigate possible security violations, develop impact analysis and recommendations to address issues.
- Participate in performing security assessments and attestations with the new bank's system and application before launch.
- Fully monitor cyber related fraud incidents and perform root cause analysis to determine trends and pattern of perpetrators.

- Participate in joint venture with internal and external stakeholders to ensure all raised cyber issues are resolved timely and act as liaison officer to Law Enforcement Agencies (such as Police, PCCB and DPP) whenever there is a need of cyber related information.
- Assist with the fraud controls implementation of new business processes and solutions.
- Contribute to the review of fraud risk assessments, scenario analysis and new product or change initiatives.
- Provide relevant fraud trainings to develop and maintain knowledge, skills, and capacity.
- Develop a good understanding of the bank's range of products and services.
- Develop close working relationships with business lines and other key groups (including Technology, IT Risk and other FCC teams) to aid the detection, prevention and proactive response to threats.
- Maintain a current understanding of the financial crime compliance policies and procedures, industry best practices, criminal typology and developing trends.

**Knowledge and Skills:**

- Strong understanding of tools, techniques and procedures associated with online account takeover activity, payment card fraud, merchant and point-of-sale compromises, financial malware, crypto currency, social engineering schemes and other cyber related fraud types.
- Strong knowledge of online banking and payment products / services.
- Good understanding and appreciation of financial crime risk management practices and applicable laws and regulations.
- Ability to perform assigned duties with passion for details, unwavering honesty, a determination to getting the truth, uncompromising approach in attainment of facts and always with bank's interests over possible personal gains.
- Strong interpersonal skills, and confidence in interrogating data, processes, and interviewing stakeholders.
- Ability to conduct multi-source investigations in collecting and analyzing qualitative and quantitative data.
- A creative approach in solving problems, attention to details, well organized and ability to exhibit methodical approach to work.
- A demonstrated analytical and problem-solving skills and ability to recognize non-obvious systems activity patterns.
- Ability to work under pressure and remain objective, and ability to meet deadlines while working autonomously with minimal oversight.
- Excellent communication (oral / written) and presentation skills for effectiveness in writing management reports and statements for likely use in court processes and presenting findings to various levels of management.

**Qualifications and Experience:**

- Bachelor's degree or its equivalent in Computer Science, Digital Forensics, Information Technology, or related qualifications from recognized institutions.
- Proficiency in Information Technology is a must
- Professional qualifications in financial crime compliance (e.g., CAMS / CFE) will be an added advantage.
- Minimum 3 years' experience in conducting financial crime related investigations, including frauds.

- Cyber threat and /or cybersecurity experience.
- Experience and /or knowledge of Digital Forensic tools, methodologies, and protocols.

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**Job opening date :** 04-Jan-2023

**Job closing date :** 20-Jan-2023

## **2. JOB TITLE: Senior Specialist; Compliance Advisory - WB, Treasury & Support Functions (1 Position(s))**

### **Job Location :**

Head Office

### **Job Purpose:**

- Provide regulatory compliance expertise and guidance in an advisory capacity to Wholesale Banking (“WB”) business, Treasury and Support Functions (“Functions”) stakeholders in support of strategic initiatives and management of compliance risk.
- Provide compliance advice and risk stewardship to WB business, Treasury and Functions to ensure that appropriate compliance programs, policies, procedures, and other controls are in place and operating effectively and satisfy supervisory obligations and regulatory expectations.
- Identify and assess the compliance risks associated with the bank's current and proposed future business activities, including new products, new business relationships and any extension of operations or network.

### **Main Responsibilities:**

- Develop a comprehensive understanding of the WB and Treasury business models, strategy, and products and services in order to provide substantive oversight, support and challenge to enable sustainable business growth.
- Build and maintain an effective and constructive relationship with WB business, Treasury and Functions stakeholders that is based on trust, capability, and integrity, providing timely, responsive and quality compliance related advice and guidance to enable the bank to meet its strategic objectives.
- Provide advice, analysis (and challenge when appropriate) to the WB and Treasury businesses, including product design, new business initiatives, projects, remedial activities, and transactional advice.
- Provide robust challenge to all relevant WB business, Treasury and Functions stakeholders where activities are outside of risk tolerance / appetite, escalating as necessary, until appropriate oversight and ownership is achieved including actions and plans to address any remedial action needed to come back within risk tolerance / appetite.

- Provide timely advice to WB business, Treasury and Functions to ensure compliance with all relevant laws, regulations, and internal policies (including those relating to AML and KYC/CDD) and support the transition to proactive and preemptive compliance risk mitigations.
- Provide support and challenge to the WB business, Treasury and Functions stakeholders to ensure that they establish and monitor appropriate processes for compliance with the bank's policies and procedures.
- Proactively monitor regulatory developments to manage the regulatory impact on the WB and Treasury businesses and its operations and flagging any potential hotspots and risks.
- Review WB business, Treasury and Functions responses to regulatory feedback to ensure compliance issues raised in feedback are appropriately responded to and necessary corrective actions are initiated.
- Provide oversight and challenge to Customers' Complaint Handling Process to enhance customer experience. Oversee resolution of material complaints to ensure appropriate closure.
- Proactively look for ways to improve the WB business, Treasury and Functions control environment by considering what could go wrong in the processes you operate and how errors could be prevented.
- Identify and assess sources of compliance risks in the WB and Treasury businesses / Functions and ensure that system and controls are appropriate to mitigate and manage risks within acceptable risk tolerance levels.
- Maintain adequate management MI / trackers across all aspects of compliance coverage and responsibility to ensure that all issues and matters relating to the WB business, Treasury and Functions are tracked, followed, regularly assessed and reported on, including oversight of risk acceptance and /or mitigating action plans, identification and management of high-risk clients.
- Analyze and interpret data to produce reports that help the WB business, Treasury and Functions identify and manage emerging areas of risk / vulnerability and thus drive the relevant remediation actions.
- Anticipate horizon compliance risks that may have a significant business impact and develop effective strategies to mitigate such horizon risks.
- Propose control effectiveness and efficiency improvements and simplifications where appropriate.
- Work with WB and Treasury business stakeholders to assess risks arising from products, segments, geographies, customers, and transactions.
- Provide reports to the relevant business / function risk and control committees and management teams on key compliance risks and issues pertaining to the WB business, Treasury and Functions.
- Assess the training needs for WB business, Treasury and Functions and support provision of ongoing compliance training and awareness.
- Provide support to key regulatory change programmes and projects across the WB business, Treasury and Functions.
- Maintain workplans specific to regulatory projects / initiatives and communicate the same to stakeholders in a regular and timely fashion to inform and seek inputs.
- Promote and embed a culture of openness, trust, and risk awareness, where ethical, legal, regulatory and policy compliant conduct is a norm.

#### **Knowledge and Skills:**

- Good understanding and appreciation of compliance risk management practices.
- Good understanding of current and anticipated regulatory requirements and supervisory expectations.

- Strong analytical skills and confidence in interrogating data, processes, and interviewing stakeholders.
- Ability to interpret and communicate clearly to the business the application of relevant rules and regulations.
- Sharp business acumen, including the ability to assess risks.
- Excellent oral and written communication skills – ability to present complex information clearly and concisely.
- Self-empowered to enable development of open communication, teamwork and trust that is needed to support true performance and customer service-oriented culture.
- Personal authority, integrity, and ethics, with proven ability to establish relationships and exert influence at senior levels.
- Proactive and creative approach to work, self-motivated and pragmatic.
- Exposure in effective risk management and ability to promote strong risk management culture.

**Qualifications and Experience:**

- Bachelor's degree or its equivalent in Law/ Banking/Economics/Finance or related qualifications
- Any additional relevant compliance related professional certifications will be an added advantage
- At least 5 years of banking experience in Compliance, Risk Management, Governance, Audit or any other related fields.
- Experience in designing and implementing programs, policies, and procedures that will ensure compliance with local and international standards and best practices.

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**3. JOB TITLE : Senior Specialist; Compliance Advisory - Retail Banking (1 Position(s))**

**Job Location :**

Head Office

**Job Purpose:**

- Provide regulatory compliance expertise and guidance in an advisory capacity to Retail Banking (“RB”) business stakeholders in support of strategic initiatives and management of compliance risk.
- Provide compliance advice and risk stewardship to RB business to ensure that appropriate compliance programs, policies, procedures and other controls are in place and operating effectively and satisfy supervisory obligations and regulatory expectations.

- To identify and assess the compliance risks associated with the bank's current and proposed future business activities, including new products, new business relationships and any extension of operations or network.

**Main Responsibilities:**

- Develop a comprehensive understanding of the RB business model, strategy, and product and services in order to provide substantive oversight, support and challenge to enable sustainable business growth.
- Build and maintain an effective and constructive relationship with RB business stakeholders that is based on trust, capability, and integrity, providing timely, responsive and quality compliance related advice and guidance to enable the bank to meet its strategic objectives.
- Provide advice, analysis (and challenge when appropriate) to the RB business, including product design, new business initiatives, projects, remedial activities and transactional advice.
- Provide robust challenge to all relevant RB business stakeholders where activities are outside of risk tolerance / appetite, escalating as necessary, until appropriate oversight and ownership is achieved including actions and plans to address any remedial action needed to come back within risk tolerance / appetite.
- Provide timely advice to the RB business to ensure compliance with all relevant laws, regulations and internal policies (including those relating to AML and KYC/CDD) and support the transition to proactive and preemptive compliance risk mitigations.
- Provide support and challenge to the RB business stakeholders to ensure that they establish and monitor appropriate processes for compliance with the bank's policies and procedures.
- Proactively monitor regulatory developments to manage the regulatory impact on the RB business and its operations and flagging any potential hotspots and risks.
- Review RB business responses to regulatory feedback to ensure compliance issues raised in feedback are appropriately responded to and necessary corrective actions are initiated.
- Provide oversight and challenge to Customers' Complaint Handling Process to enhance customer experience. Oversee resolution of material complaints to ensure appropriate closure.
- Proactively look for ways to improve the RB business control environment by considering what could go wrong in the processes you operate and how errors could be prevented.
- Identify and assess sources of compliance risks in the RB business and ensure that system and controls are appropriate to mitigate and manage risks within acceptable risk tolerance levels.
- Maintain adequate management MI / trackers across all aspects of compliance coverage and responsibility to ensure all issues and matters relating to the RB business are tracked, followed, regularly assessed and reported on, including oversight of risk acceptance and /or mitigating action plans, identification and management of high-risk clients.
- Analyze and interpret data to produce reports that help the RB business identify and manage emerging areas of risk / vulnerability and thus drive the relevant remediation actions.
- Anticipate horizon compliance risks that may have a significant business impact and develop effective strategies to mitigate such horizon risks.
- Propose control effectiveness and efficiency improvements and simplifications where appropriate.
- Work with RB business stakeholders to assess risks arising from products, segments, geographies, customers and transactions.
- Provide reports to the relevant business risk and control committees and management teams on key compliance risks and issues pertaining to the RB business.

- Work with Compliance Assurance to assess the training needs for RB business and support provision of ongoing compliance training and awareness.
- Provide support to key regulatory change programmes and projects across the RB business and branches.
- Maintain workplans specific to regulatory projects / initiatives and communicate the same to stakeholders in a regular and timely fashion to inform and seek inputs.
- Promote and embed a culture of openness, trust and risk awareness, where ethical, legal, regulatory and policy compliant conduct is a norm.

**Knowledge and Skills:**

- Good understanding and appreciation of compliance risk management practices.
- Good understanding of current and anticipated regulatory requirements and supervisory expectations.
- Strong analytical skills and confidence in interrogating data, processes and interviewing stakeholders.
- Able to interpret and communicate clearly to the business the application of relevant rules and regulations.
- Sharp business acumen, including the ability to assess risks.
- Excellent oral and written communication skills – ability to present complex information clearly and concisely.
- Self-empowered to enable development of open communication, teamwork and trust that is needed to support true performance and customer service-oriented culture.
- Personal authority, integrity and ethics, with proven ability to establish relationships and exert influence at senior levels.
- Proactive and creative approach to work, self-motivated and pragmatic.
- Exposure in effective risk management and ability to promote strong risk management culture.

**Qualifications and Experience:**

- Bachelor's degree or its equivalent in Law/Banking/Economics/Finance or related qualifications
- Any additional relevant compliance related professional certifications will be an added advantage
- At least 5 years of banking experience in Compliance, Risk management, Governance, Audit or any other related fields.
- Experience in designing and implementing programs, policies, and procedures that will ensure compliance with local and international standards and best practices.

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**4. JOB TITLE: Relationship Manager - Sustainable financing (1 Position(s))**

**Job Location :**

Head Office

**Job Purpose:**

Responsible for growing both Liabilities (Deposits) and Assets from Small and Medium Enterprises (SMEs) in sustainable financing, advising the Business Banking department on business strategy to grow sustainable financing portfolio and overall department strategy, assisting Relationship Officers/Branch Managers in recruiting business customers to ensure business growth for sustainable financing portfolio.

**Main Responsibilities:**

- Actively selling sustainable and green financing deposits, lending, and cross selling of other banks products (Forex, Fund Transfer, Internet Banking etc.)
- Appraise sustainable and green financing credit applications above the SME Business center and branch limit and provide recommendations for decision making.
- Take a leading role in driving sustainable and green financing portfolio activities, through networking and promoting awareness of this segment with SME with business centers and branch managers.
- Actively build the capacity of the Relationship Managers/officers through on-going mentoring and support to ensure quality credit application and Business Growth.
- Providing ESRM trainings to Relationship Managers/officers within the bank and ensure ESRM is incorporated in all new sustainable and green financing loan applications during clients onboarding stage.
- Conduct environmental and social management on new and existing clients financed under Green Climate Fund (GCF) as per the existing manuals/procedures.
- Actively Contribute to development/review of credit policy for the Bank to ensure it is aligned with sustainable best practices and statutory requirements.
- Review with SME client feedback, market intelligence, workshops/focus group reports and review product design and performance to establish if change, redesign, or re-launch is appropriate.
- Ensure that customer satisfaction for the sustainable and green financing portfolio is achieved by providing accurate advice for selling in line with customers' expectations.
- Preparing budget and projections for the Sustainable and green finance assets and deposit products. The budget to include the list of existing, prospective, and potential customers to benefit from the loan and deposit products.
- Perform other duties as may be directed or assigned by his/her superior.

**Knowledge and Skills:**

- Good understanding of social and environmental financing.
- Good credit analysis skills.
- Good customer relationship and sound understanding of bank's loan products, policies, and procedures.
- Ability to analyze end to end credit applications up to the limit of TZS 7.5Bln.
- Conversant with standard computer applications (Excel, Word, and Access).
- Good communication with high proficiency in the use of (English and Kiswahili).
- Good business management, leadership, coaching, and team building skills.

**Qualifications and Experience:**

- Bachelor's degree or its equivalent in Environmental studies, Social and Gender studies, Finance, Accounting, Economics, Banking and or related fields of studies from recognized institutions.
- Possession of the following qualifications will be an added advantage Master's Degree/Postgraduate qualification in Environment, Health and Safety (EHS) Management certification, and a Certified Environmental and Social Governance studies.
- Two years relevant experience in Banking preferably in Environmental and sustainable financing.

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### **5. JOB TITLE: Manager; Fraud Monitoring & Data Analytics (1 Position(s))**

**Job Location :**

Head Office

**Job Purpose:**

The purpose of this job is fraud risk management through continuous prevention and detection plans, and financial crime intelligence and analysis. Conduct proactive fraud risk monitoring through Fraud Risk Management ("FRM") solutions, transactions exception alerts / reports, dashboard reviews and validations as appropriate to mitigate fraud risks.

**Main Responsibilities:**

- Ensure that there is adequate support (people, processes, tools, frameworks, systems) in the unit for necessary fraud monitoring deliverables.
- Develop a good understanding of the bank's range of products and services.
- Develop close working relationships with business lines and other key groups, including Branch Network, Branch Operations and Control, and Forensic teams.
- Maintain a current understanding of transaction monitoring policies and procedures, industry best practices, criminal typology and developing trends.
- Monitor potentially fraudulent patterns of activities and recommend changes to the fraud detection system rules, parameters, and thresholds, optimizing fraud prevention and detection while minimizing negative customer impact.
- Design and implement transaction monitoring techniques in support of the fraud risk management program consistent with the bank's Financial Crime Compliance Governance Framework.
- Apply risk and data analytic tools / techniques to optimize and tune relevant detection scenarios and monitoring systems.
- Monitor systems activities to generate daily, weekly and /or monthly reports identifying trends and /or potential fraud activities.

- Ensure management are appropriately informed of all fraud related activities and any significant concerns and provide appropriate mitigation plans.
- Daily 24/7 monitoring of fraud risk in the bank systems using FRM solution and appraising head of the unit with findings.
- Carry out transaction exception review and validation as may be appropriate to mitigate fraud risks.
- Ensure 100 daily review of exception reports with a view to identify suspected activities / transactions and submission of summary risk finding reports.
- Proactively scrutinize identified system transactions for likely fraud indicators and /or pointers to computer-based frauds.
- Intelligence gathering on frauds and provision of monthly updates to the relevant governance committees / forums.
- Monthly update of the FRM MI tracker / statistics with no overdues.
- Daily escalations of exceptions and preparation of monthly, quarterly, semi-annual and annual reports on key fraud trends and typologies for management actions.
- Contribute to the review of fraud risk assessments, scenario analysis and new product or change initiatives.
- Contact customers and other banks to verify transactions and resolve fraud related account issues. If fraud is confirmed escalate to the relevant unit / investigators for action.
- Resolve customer issues within the scope of the exiting service level agreements.
- Track unresolved items to provide a record of activities and support identification of fraud trends or persistent issues.
- Actively participate in team meetings for improvements to anti-fraud operations.
- Assist with the fraud controls implementation of new business processes and solutions.
- Coordinate relevant fraud trainings to develop and maintain knowledge, skills, and capacity.
- Promote and embed a culture of openness, trust, and risk awareness, where ethical, legal, regulatory and policy compliant conduct is a norm.
- Lead through example and build the appropriate culture and values. Set appropriate tone and expectations from the team and work in collaboration with risk and control partners.
- Stimulate an environment where forward planning, prioritization and deadline management lead to efficient work practices and streamlined operational activities and processes.

**Knowledge and Skills:**

- Knowledge of the banking system applications (e.g., card systems, credit systems, banking operations, etc.) and the various methods and industry best practices for in-depth systems analysis.
- In-depth understanding of the information technology to enable analysis of system data in respect to digital related transactions.
- Familiarity with wide array of fraud monitoring tools, applications, and solutions.
- Good understanding and appreciation of financial crime risk management practices and applicable laws and regulations.
- Ability to perform assigned duties with passion for details, unwavering honesty, a determination to getting the truth, uncompromising approach in attainment of facts and always with bank's interests over possible personal gains.
- A demonstrated analytical and problem-solving skills and ability to recognize non-obvious systems activity patterns.

- Ability to analyze system data and exception reports for fraud trends and /or in respect to reported digital related transactions or frauds that are now prevalent in the banking industry.
- A creative approach is solving problems, attention to details, well organized and exhibit methodical approach to work.
- Strong interpersonal and analytical skills, and confidence in interrogating data, processes, and interviewing stakeholders.
- Ability to work under pressure and remain objective, and ability to meet deadlines while working autonomously with minimal oversight.
- Excellent communication (oral / written) and presentation skills for effectiveness in writing management reports and statements for likely use in court processes and presenting findings to various levels of management.
- Ability to solve complex problems in a complex environment, translating business problems into recommendations that have measurable business impact.
- Self-empowered to enable development of open communication, teamwork and trust that is needed to support true performance and customer service-oriented culture.
- Methodical in approach with a flair for facts when monitoring system information.

**Qualifications and Experience:**

- Bachelor's degree or its equivalent in Data Science, Finance / Accounting, Banking, Economics, Actuarial Science or equivalent qualifications.
- Proficiency in information technology is a must.
- Professional qualifications in financial crime compliance (e.g., CAMS / CFE) will be an added advantage.
- Minimum 5 years' experience in conducting financial crime related investigations, including frauds.
- Data Analytics experience in financial industry, Contact Centre, information security controls, electronic payments, or risk operations.

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**6. JOB TITLE: Manager; Cyber Forensics (1 Position(s))**

**Job Location :**

Head Office

**Job Purpose:**

The purpose of this job is to support the bank in fighting against cyber related frauds and developing a robust fraud management plan aiming at identifying cyber risks and loopholes in bank's system, products and service as well as operating procedures.

The role will also contribute to the implementation, maintenance and enhancement of control framework to the entire enterprise with the view of controlling and monitoring cyber related financial crimes.

### **Main Responsibilities:**

- Ensure that there is adequate support (people, processes, tools, frameworks, systems) in the Unit for necessary cyber related fraud investigations deliverables.
- Develop a good understanding of the bank's range of products and services.
- Develop close working relationships with business lines and other key groups (including Technology, IT Risk and other FCC teams) to aid the detection, prevention and proactive response to threats.
- Maintain a current understanding of the financial crime compliance policies and procedures, industry best practices, criminal typology and developing trends.
- Working as part of Investigation Team aiming at yielding expertise from digital related investigation and provide technical findings to support comprehensive investigation report.
- Serve as an investigative subject matter expert in conducting research utilizing various sources, data and technology in developing intelligence products, briefings and recommendations for operations and senior-level decision makers
- Being proactive in exercising cyber control and prevent cyber related risk issues.
- Performs cyber related investigations and advice on improvement of cyber security.
- Ensure appropriate data handling and documentation of digital evidence, in order to maintain data integrity throughout the investigation process.
- Effectively lead the planning and execution of forensic and investigative projects, including compiling electronic data, performing analysis, and preparing recommendations.
- Analyze, report, and monitor loopholes in bank's system with a view of advising appropriate measures to be taken by management.
- Making follow up on matters relating to system and business processes to ensure system shortfalls are timely fixed by responsible units.
- Investigate possible security violations, develop impact analysis and recommendations to address issues.
- Ensure the management is appropriately informed of all cyber related fraud activities and any significant concerns and provide appropriate mitigation plans.
- Participate in performing security assessments and attestations with the new bank's system and application before launched.
- Fully monitor cyber related fraud incidents and perform root cause analysis to determine trends and pattern of perpetrators.
- Participate in joint venture with internal and external stakeholders to ensure all raised cyber issues are resolved timely and act as liaison officer to Law Enforcement Agencies (such as Police, PCCB and DPP) whenever there is a need of cyber related information.
- Actively participate in team meetings for improvements to anti-fraud operations.
- Assist with the fraud controls implementation of new business processes and solutions.
- Contribute to the review of fraud risk assessments, scenario analysis and new product or change initiatives.
- Coordinate relevant fraud trainings to develop and maintain knowledge, skills, and capacity.

- Promote and embed a culture of openness, trust, and risk awareness, where ethical, legal, regulatory and policy compliant conduct is a norm.
- Lead through example and build the appropriate culture and values. Set appropriate tone and expectations from the team and work in collaboration with risk and control partners.
- Drive and stimulate an environment where forward planning, prioritization and deadline management lead to efficient work practices and streamlined operational activities and processes.

**Knowledge and Skills:**

- Strong understanding of tools, techniques and procedures associated with online account takeover activity, payment card fraud, merchant and point-of-sale compromises, financial malware, crypto currency, social engineering schemes and other cyber related fraud types.
- Strong knowledge of online banking and payment products / services.
- Good understanding and appreciation of financial crime risk management practices and applicable laws and regulations.
- Ability to perform assigned duties with passion for details, unwavering honesty, a determination to getting the truth, uncompromising approach in attainment of facts and always with bank's interests over possible personal gains.
- Strong interpersonal skills, and confidence in interrogating data, processes and interviewing stakeholders.
- Ability to conduct multi-source investigations in collecting and analyzing qualitative and quantitative data.
- A creative approach is solving problems, attention to details, well organized and exhibit methodical approach to work.
- A demonstrated analytical and problem-solving skills and ability to recognize non-obvious systems activity patterns.
- Ability to work under pressure and remain objective, and ability to meet deadlines while working autonomously with minimal oversight.
- Excellent communication (oral / written) and presentation skills for effectiveness in writing management reports and statements for likely use in court processes and presenting findings to various levels of management.

**Qualifications and Experience:**

- Bachelor's degree or its equivalent in Computer Science, Digital Forensics, Information Technology or equivalent qualifications.
- Proficiency in Information Technology is a must.
- Professional qualifications in financial crime compliance (e.g., CAMS / CFE) will be an added advantage.
- Minimum 5 years' experience in conducting financial crime related investigations, including frauds.
- Cyber threat and /or cybersecurity experience.
- Experience and /or knowledge of Digital Forensic tools, methodologies and protocols.

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## **7. JOB TITLE: Head; Financial Crime Compliance (1 Position(s))**

**Job Location :**

Head Office

**Job Purpose:**

- Responsible for setting strategic direction on financial crime risk management framework for the bank, and in steering the development, implementation, and monitoring of progress against a set strategy to manage financial crime risks within appetite to avoid material financial and reputational damage and protect clients' money and assets.
- Responsible for the development, implementation, and maintenance of an effective tactical and strategic financial crime compliance program necessary to support and protect the business against financial crime risks (i.e., money laundering, terrorist financing, bribery and corruption, fraud and sanctions) and related reputational risks.
- As a designated Money Laundering Reporting Officer (MLRO), the Head of Financial Crime Compliance (FCC) is responsible for conducting investigations into suspected and known money laundering, terrorist financing and other similar irregularities in a professional and cost-effective manner and report suspicious transactions (STRs) to the Financial Intelligence Unit (FIU).

**Main Responsibilities:**

**Strategy**

- Set and implement the FCC vision and strategy consistent with the department's vision and strategy in support of the bank's strategic direction and growth aspirations.
- Ensure that there is adequate support (people, processes, tools, frameworks, systems) in the Unit for necessary FCC deliverables.
- Promote the culture and practice of compliance with the bank's policies and standards (including conducting business within regulatory and policies' requirements and to high ethical standards) and embed the bank's Code of Conduct.

**Business**

- Ensure key changes to FCC related laws, rules and regulations are timely communicated and cascaded to the respective businesses / functions.
- Build and maintain an effective and constructive relationship with businesses and functional stakeholders that is based on trust, capability and integrity, providing timely, responsive and quality FCC related advice and guidance to enable the bank to meet its strategic objectives.

- Provide advice, analysis (and challenge when appropriate) to the business, including product design, new business initiatives, remedial activities, and transactional advice.
- Support relevant stakeholders to make decisions based on current and possible future policies, practices, and trends, and provide robust challenge to all relevant business and functions stakeholders where activities are outside of risk tolerance / appetite.
- Keep track of and provide advice to relevant stakeholders on the interpretation and application of regulatory expectations, laws, best practices, and FCC policies.
- Provide formal training on financial crime risk (anti-money laundering (AML), anti-bribery & corruption (ABC), fraud and sanctions) to all relevant employees.
- Proactively monitor regulatory developments to manage the regulatory impact on the bank's business and its operations and flagging any potential hotspots and risks.
- Act as a center of expertise, providing regulatory advice and recommendations on financial crime risk issues / matters.

### **Risk Management**

- Develop, keep up-to-date and recommend for approval by the relevant Management / Board Committee, appropriate policies, processes and manuals to address financial crime risks, aligning with the relevant regulatory requirements.
- Provide governance and oversight on implementation of FCC policies, procedures and processes (AML surveillance, client screening, risk assessments, etc.) to manage FC risks.
- Within the bank's Enterprise Risk Management Framework, establish and maintain appropriate risk-based compliance framework for identifying, assessing, managing, mitigating and reporting financial crime risks across the bank.
- Identify and assess sources of financial crime risks and ensure that system and controls are appropriate to mitigate and manage risks within acceptable risk tolerance levels.
- Understand the technical aspects of system relevant to CDD, Client Risk Assessments, Name and Transactions Screening, Transactions Monitoring and Case Management.
- Drive and lead continuous discussions to support revisions / fine tuning of the AML and fraud transaction monitoring rules to ensure alignment with the evolving risk profile.
- Establish and maintain watchlists used for customer and transactions screening and various other due diligence and investigative purposes.
- Make recommendations (and /or implement) to relevant stakeholders on possible risk management responses to identified risks and /or findings of concerns from investigations.
- Anticipate horizon risks in the area of financial crime that may have a significant impact on the bank and develop effective strategies to mitigate such horizon risks.
- Conduct money laundering, terrorist financing and proliferation financing risk assessments and oversee the review and analysis of the client base to identify and manage risk clients.
- Design and monitor programs designed to detect, investigate, and report potentially suspicious transactions, fraud, and other possible violations of laws, regulations, policies, and/or procedures. Keep an updated register of STRs and fraud cases.
- Provide intelligence on specific clients, client types and emerging risk typologies to support calibration of the bank's risk methodologies.
- Collect and collate intelligence information on the current trend and typologies of frauds and advise management on the risk mitigation plans.

## **Governance**

- Attend relevant leadership meetings and provide relevant reports to senior management and governance / risk committees.
- Ensure tracking and remediation of financial crime risk related regulatory findings.
- Inform senior management and relevant regulators of serious regulatory breaches (or where risk tolerances have been breached) and ensure that actions are taken quickly to remediate and/or activities are ceased.
- Prepare and cascade lessons learned from audit findings, FCC assurance activities and specific investigations.
- Track significant issues arising from FCC metrics, assurance activities, audit reviews and regulatory inspections, proving validation of issue closure where necessary.
- Propose control improvements, enhancements and simplifications where appropriate.
- Be accountable for identification and escalation of potential FC risks and issues to senior management through appropriate governance channels.
- Collect, analyze and interpret data in reports to senior management and relevant governance / risk committees.
- Analyze and interpret data to produce reports that help the bank identify and manage emerging areas of financial crime risk / vulnerability and thus drive the relevant remediation actions.

## **Regulatory Relationship**

- Ensure that all activity and transactions that are identified as potentially suspicious are investigated and reported to the Financial Intelligence Unit (FIU), where applicable.
- Interact with law enforcement and other outside entities regarding loss recovery including court ordered restitution.
- Liaison with national / international law enforcement agencies and financial industry representatives to proactively identify financial crime trends and organized criminal attacks for development and implementation of appropriate mitigation control measures.
- Build trust through meeting regulatory commitments and having regular briefings / engagements with regulators.
- Drive proactive engagement in regulatory reform, including ensuring identification and escalation of regulatory reform proposals, participation in internal regulatory reform forums and memberships of external industry forums.

## **People & Talent**

- Promote and embed a culture of openness, trust and risk awareness, where ethical, legal, regulatory and policy compliant conduct is a norm.
- Lead through example and build the appropriate culture and values. Set appropriate tone and expectations from the team and work in collaboration with risk and control partners.
- Assess capability and skills of the team on an ongoing basis to ensure alignment of skill set to the risk management demand of the business.
- Support the provision of ongoing training and development of people and ensure that holders of all critical functions are competent, suitably skilled and qualified for their roles ensuring that they have effective supervision in place to mitigate any risks.

- Provide leadership, management and coaching to direct reports to ensure are highly engaged and performing to their potential.
- Ensure direct reports have clearly articulated and well understood roles and responsibilities through meaningful and accurate job descriptions.

### **Projects / Change Management**

- Accountable for key FCC change programmes.
- Maintain workplans specific to FCC projects / initiatives and communicate the same to stakeholders in a regular and timely fashion to inform and seek inputs.
- Drive and stimulate an environment where forward planning, prioritization and deadline management lead to efficient work practices and streamlined functional activities and processes.

### **Knowledge and Skills:**

- Good understanding and appreciation of compliance risk management practices.
- Good knowledge and understanding of applicable regulatory requirements and banking laws.
- Good understanding of current and anticipated regulatory environment requirements and supervisory expectations.
- Strong analytical skills and confidence in interrogating data, processes, and interviewing stakeholders.
- Able to interpret and communicate clearly to the business the application of relevant rules and regulations.
- Personal authority, integrity and ethics, with proven ability to establish relationships and exert influence at senior levels both internally and externally.
- Takes responsibility, ownership and accountability for own tasks and work output.
- Proactive and creative approach to work, self-motivated and pragmatic.
- Sharp business acumen, including the ability to assess risks.
- Ability to communicate effectively, orally and in writing, with senior internal and external audiences – to educate, persuade, negotiate, gain decisions, enforce.
- Strong leadership qualities, excellent inter-personal skills, and multi-cultural awareness.

### **Qualifications and Experience:**

- Bachelor's degree or its equivalent in Law / Banking / Economics / Finance or related qualifications
- Any additional relevant financial crime compliance related professional certifications will be an added advantage.
- At least 10 years of experience in Risk management, Governance, Compliance, Financial Crime compliance especially in conducting financial crime related investigations, including frauds.
- Minimum of 5 years in a leadership / managerial position.
- Experience in designing and implementing programs, policies, and procedures that will ensure compliance with local and international standards and best practices.

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**Job opening date : 04-Jan-2023**

**Job closing date :** 20-Jan-2023

## **8. JOB TITLE: Batch Processing Administrator (1 Position(s))**

### **Job Location :**

Head Office

### **Job Purpose:**

Batch Processing Administrator is responsible for running the end of day process in the Core Banking System (CBS). The position requires an aptitude and energy to work in the night shift as End of day (EOD) for the Bank is run on a daily basis.

Support Branches to ensure they also end the day smoothly and all business units process the batch on time before the actual Head office EOD Run.

### **Main Responsibilities:**

- Handle incoming queries related to EOD from branches and head office and escalate to level 2 if there is a complex case.
- Actively run EOD batch and ensure that it is completed within 2- 4 hours.
- Immediately escalate any incident in EOD process to second level support team available on call.
- Ensure that the core banking system users are allowed to login to the system by activating the login time level 30 minutes before branches or business open for a day.
- Restrict access to the system to avoid users to login in disallowed time to avoid fraud.
- Go the extra mile to resolve incidents related to EOD and all issues which need to be resolved by 3rd level support to be logged in my oracle Support portal.
- Ensure the CBS Application is refreshed to improve the system performance before allowing all users to login.
- Throughout the EOD process, they maintain detailed records of EOD incidents in a special knowledge base tool.
- Support department - wide operations by creating, editing, and maintaining IT documents. This can include Frequently Asked Questions (FAQs) documents for users that detail common issues and how to resolve them without opening a service desk or My oracle support (MOS) ticket.
- Submission of End of Day/End of Month /End of Year reports immediately after the process is completed.

### **Knowledge and Skills:**

- In-depth knowledge of the bank operations, procedures and systems
- Ability to absorb and retain information quickly
- Ability to effectively prioritize and execute tasks in a high-pressure environment.
- Exceptional customer service orientation
- Ability to fast type and submission of EOD batches.
- Excellent written and spoken communication skills
- Substantial experience in IT support to customers
- Problem Solving skills

- Must be attentive to details.
- Time Management skills and should be able to set priorities when handling multiple cases.
- Team collaboration skills - routinely work with other IT personnel to resolve user issues.
- Excellent technical and computer skills

**Qualifications and Experience:**

- Bachelor's degree or its equivalent in Computer Science or related disciplines from a recognized institution.
- At least 2 years working experience in banking specifically in batch processing

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**APPLY THROUGH THE LINK BELOW:**

**[https://careers.nmbbank.co.tz/nmb\\_career/career.aspx](https://careers.nmbbank.co.tz/nmb_career/career.aspx)**