



1. JOB TITLE: **RM Merchant Management**

Job Reporting To: Manager Merchant Management

Location: CRDB Bank Plc HQ

Job Purpose

The purpose of the job is to manage the POS, E-commerce and QR merchants for acquisition to ensure the growth of a quality merchants' business and income in line with the business strategy

Accountabilities

- Develop and implement an annual activity plan and contribute to the overall business plan for Card Business Unit to ensure planned activities are in line with bank objectives.
- Review and identify business opportunities with potential POS, E-commerce and QR customers and recommend appropriate actions to ensure is in line with approved performance indicators and targets.
- Manage and enhance existing business relationships within the portfolio to ensure the retention of customers in line with business needs.
- Manage and respond to customer requirements and queries to ensure the bank's customer service standards are not compromised.
- Liaise with branches, zones office, Corporate and other group/external key business influencers to ensure potential business opportunities are fully exploited.
- Review Merchant's reports, processes, and procedures to ensure sound quality control and recommend appropriate interventions in line with bank policy.
- Supervise and coordinate Business Development officers' activities to ensure unit sales and income targets are met in acquiring Business.
- Develop strategic Sales and marketing campaigns tailored for specific zones to ensure the growth and retention of these merchant groups.

Education Experience, Knowledge and Skills Required

- Bachelor's Degree /Advanced Diploma in Commerce, Economics, Business Administration, or equivalent qualifications.
- 5 years in banking Knowledge of the Card payment industry
- Relationship management skills
- Marketing and Sales skills
- Customer service orientation
- Negotiation skills
- Analytical skills
- Presentation skills
- Effective communication skills

Deadline 14th July 2023

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2.JOB TITLE: Regulatory Affairs & Compliance Monitoring Analyst

Job Reporting To: Manager Regulatory Assurance & Policy Management

Job Purpose

The purpose of the job is to undertake compliance reviews and support the business through the provision of relevant recommendations, implementation and corrective measures and follow-ups, and providing compliance advisory services (strategic, tactic and transactional day-to-day compliance advice and direction) and specific recommendations to adequately manage compliance risks related to regulatory and conduct aspects.

Accountabilities

Compliance Monitoring

- Define the scope of a specific monitoring or testing activity.

- Test compliance policies, rules, regulations, guidelines, and controls, against regulatory requirements to identify risks and potential exceptions.
- Review and confirm potential exceptions, findings, and recommendations with business units and issue final reports to senior management.
- Validate that any required remediation was completed accurately and within the required timelines.
- Review first-line compliance monitoring results and develop an action plan as needed.
- Manage the bank's Regulatory Obligation Matrix: ensuring is up to date and all regulatory requirements are fully captured and understood by businesses & support functions.
- Provide oversight of the regulatory reporting process to regulators.
- Advise management on any compliance gaps noted during reviews.
- Maintain records and reports of meetings and correspondences with regulators and ensure proper follow-up on open commitments as necessary.
- Ensure day-to-day monitoring and reporting of compliance risks.
- Review and update all compliance unit policies.
- Ensure all responsible employees are educated in the latest regulations and processes.

Regulatory Change Management

- Monitor and evaluate applicable regulatory agency notifications for new compliance regulations or changes to existing regulations to assess potential regulatory impacts and remediation.
- Assess new, revised, or proposed regulatory changes for compliance impacts, communicate to the appropriate parties, and develop action plans as needed.
- Assess regulatory guidance and compliance enforcement actions to determine if remediation is required to address potential compliance impacts.
- Report on the status of regulatory changes and implementation to appropriate parties
- Monitor and validate action plans for confirmed regulatory impacts to ensure timely adherence to the mandatory compliance date.

Assessment and Management of Compliance Risk

- Act as a compliance subject matter expert on projects and committees
- Evaluate the development of, or changes to, products, services, processes, and systems to determine compliance risk and impacts and ensure policies remain compliant.
- Provide compliance support to internal and external parties (e.g., answer questions, review marketing and external communications, conduct research and analysis).
- Review and/or provide compliance training to applicable parties.
- Conduct compliance risk assessments by the risk assessment program to evaluate relevant information (e.g., inherent risk, control environment, residual risk, the potential for consumer harm) and communicate results to applicable parties.

Governance and Oversight

- Establish and maintain a compliance management policy to set expectations for board, senior management, and business unit responsibilities.
- Develop, conduct, and track enterprise-wide and/or job-specific compliance training.
- Conduct periodic reviews of the compliance management program to evaluate its effectiveness and communicate results to appropriate parties.
- Ensure understanding of relevant regulatory requirements to provide advice and guidance to the compliance team and internal stakeholders.

- Inform on an ongoing basis of any regulatory breaches and other regulatory issues/concerns.
- Assist the Regulatory Assurance Manager with compliance management and reporting.

Regulators & Auditors Management

- Coordinate & submit ongoing regulatory reports to auditors/examiners.
- Review and draft responses to audit/exam results and ensure action plans are developed and communicated to appropriate parties.

Other Responsibilities:

- Assist in the preparation of standard and ad-hoc information and data reports to regulators and other stakeholders as required.
- Attending professional education courses, seminars, and conferences, and identifying and analyzing new laws and changes to laws and regulations.

Education Experience, Knowledge and Skills Required

- University Degree / advanced diploma in finance/law/economics/banking/accounting or equivalent qualifications.
- Possession of the following qualifications will be an added advantage: CRM, CPA, CAMS
- 4 years of banking experience, preferably in Regulatory Compliance / Audit / Risk management or Legal, with exposure to preparing analytical management reports and stakeholders' engagement.
- Computer literacy
- Attentive
- Good communication skills
- Time management

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