



1. JOB TITLE: Head; Agency Banking and Distribution (1 Position(s))

Job Location :Head Office, Hq

Job Purpose:

Provide leadership in managing, monitoring, and evaluating end to end Channel Distribution (Agents, Branches and ATM) to improve Customer Experience; hence, improve Sales to generate high Sales volume, as well as Oversee all Agents, Branches and ATM activities from idea generation, concept design, research facts, development, go live plan and post live analysis in collaboration with sales to achieve sales goals.

Formulate and execute Agency Banking & Distribution Strategy in alignment with the bank's overall strategy.

Main Responsibilities:

Strategic Focus

- Design and implement a clear vision and strategy for the Bank to enhance self-service offering to all segments of Retail by expanding current capabilities and reduce costs.
- Develop and maintain key customer relations with internal business partners and vendor representatives, research on competitive pricing and practices to ensure that channels remain efficient with the highest quality of standard.
- Take lead on channel optimization and ensure performance by developing revenue generating Alternative Sales Channels, maintaining, and enhancing the organization's competitive footprint across the network while monitoring performance and usage.
- Ensure timely and end to end delivery of physical channels projects.
- Monitor and assess industry trends related to all Agency Banking and Channel related activity and advice management accordingly.
- Plan and execute service usage campaigns as well as ensuring branding and promotional materials are distributed timely across the network.
- Design and implement a clear vision and strategy for the Bank to enhance self-service offering to all segments of Retail by expanding current capabilities and reduce costs.

- Actively identify and implement opportunities from high-cost branch and manual transactions to alternative and lower cost channels with the objective of reducing the cost-of-service delivery bank wide.
- Ensure the commercial and operational readiness of all channels and facilitate strategy formulation and execution for all customer channels.
- Run profitability analysis for the current set up of the ATMs and Agency banking network, provide suggestions for network optimization to distribution team.
- Integrate service experience via current channels and identification of emerging technology that will support new customer propositions.
- Coordinate with all support and business departments to ensure channels are in line with processes, controls, regulations, and sales targets. Timely MIS of channel related performance and report to line manager, required committees and management in general.
- Ensure proper development, implementation and management of Channels are done as per internal and external procedures, processes, and regulations.
- Support sales team in ensuring that channel business cases are in line with sales targets. From time to time evaluate business cases to ensure agreed sales targets remain realistic and SMART.
- Manage, monitor, and mentor all resources with direct reporting line to ensure all new distribution channels are approved and are in line with regulators (BOT, FIU, TCRA and all other relevant regulators).
- Analyze, manage, and identify all system faults and service uptime that affect channel performance, suggest areas of improvement and ensure approved changes/enhancements are implemented within agreed timelines.
- Manage relationships with national and international business partners (Donors, NGOs, financial institutions, MNOs, government etc.) who are interested in working with NMB in channel related matters.

Leadership & People Management Focus

- Provide leadership to agency banking and distribution team and manage relationships with internal and external stakeholders.
- Build and develop high performing teams through embedding performance development culture.
- Competent skills in networking, teamwork, and meetings management.
- Mentor, manage, control and coach resources with direct line reporting.
- Regular review of individual performance targets and give constructive feedback for development and ensure team achieve maximum potential.
- Determine and manage Training Needs Analysis and succession plans for all team members.
- Ensure Team members own and manage customer queries and complaints by taking ownership and resolving in timely manner. Act as escalation point for their unresolved queries and complaints.
- Motivate staff to ensure they are recognized through NMB recognition scheme.
- Create an empowering environment for team members, encourage individual ownership and initiative.
- Agree targets and take accountability for the overall achievement of performance objective for the team in areas of customer experience, cost performance and risk management.

Operations Focus

- Work closely with the sales department to ensure agreed budget and business cases are achieved in line with Retail strategy.

- Provide support for the Agency Banking outsourced companies and ensure they perform as per the agreed key performance indicators.
- Ensure Agents are well equipped with the right knowledge and subsequently performs as per required.
- Ensure all Channels are compliant with laid down risk standards and regulatory requirements.
- Review customer satisfaction surveys and identify channel distribution issues and create action plans and implement changes to address such issues.
- Build relationships with internal stakeholders such as Marketing, Customer Experience, and Corporate Communication and ensure service level agreements are implemented and maintained.
- Responsible for all MIS and management reports in relation to channel performance
- Manage agency banking and channel process to ensure that the services respond to customer needs and wants.

Knowledge and Skills:

- A comprehensive knowledge of Tanzanian Banking industry
- Comprehensive knowledge of NMB retail channels and processes that support them.
- Detailed knowledge of NMB retail strategy and policies.
- Retail Distribution models
- A wide knowledge of Agency Banking
- Detailed knowledge of consumer buying behavior, marketing techniques and evolving dynamics.
- An understanding of customer segmentation theory and practice.
- A detailed understanding of the banking industry, advisory, regulatory, and professional bodies.
- A good understanding of legislation related to financial services and channel delivery.
- A good knowledge of constructing reports, executive summaries, and briefs.
- Communication skills both written and oral
- Business planning and Project management
- Strong analytical and numerical skills for calculation of statistics, figures, and targets
- Standard Computer skills
- Good interpersonal and networking skills
- Negotiation skills
- Report writing skills.
- Ability to explain and handle complex information clearly and simply.
- Presentation, Coaching and Training skills.
- Ability to deal professionally, confidently, and effectively with staff at all levels, internally and externally.

Qualifications and Experience:

- An advanced diploma/degree in Business Administration, Accountancy, Economy, Finance, or any other related field.
- A Master's degree will be an added advantage
- A minimum of 10 years of working experience in financial services and at least 5 years in agency banking leadership within the Banking Industry.
- Familiar with a variety of the field's concepts, practices, and procedures.
- Conversant in Customer segmentation, channel distribution efficiency procedures/processes.

- Ability to keep abreast of industry changes in both the business and marketing environments.

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Job opening date : 02-Feb-2024

Job closing date : 16-Feb-2024

2. JOB TITLE: Manager; Fintech Partnership (1 Position(s))

Job Location : Head Office, Hq

Job Purpose:

Provide leadership on areas related to Fintech Partnership at the bank, whilst collaborating with other departments across the bank.

Drive the Fintech strategy, facilitate partnerships, ensure smooth onboarding of Fintech, and provide overall technical support.

Ensure this partnership will unlock value for both parties, where banks will provide Fintechs with backend infrastructure, knowledge, compliance, and regulatory controls. Fintech helps bank to access new markets, enhance, and accelerate the rollout of digital offerings, and deliver a better, more customer-friendly overall experience.

Main Responsibilities:

Strategy

- Plan digital transformation, with in-depth research on digital transformation trends specifically focused on Fintech.
- Formulate and promote the planning and construction of innovation ecosystem according to the trend of Fintech innovation.
- Identify, develop, and execute strategic and referral Fintech relationships that will contribute to the bank's growth through collaboration with Business functions.
- Serve as a key member in preparing the bank's strategic partnership direction with Fintech.
- Partnering with IT, business stakeholders, vendors, and management to provide a strategic vision for Fintech Applications and framework, and to create system roadmaps and business processes for Fintech engagement.

Fintech Partnership

- Facilitate discussions with the bank's team members and Fintech ecosystems to determine the best solution to our customers problems.
- Identify new Fintech business opportunities possible with technology investment, challenge the status quo, and drive data / digital disruptions.
- Continually analyze the Fintech market opportunities, including competitive landscape, industry trends, emerging technologies, and economic factors.
- Establish and grow Fintech partnerships in the key areas identified to support company growth initiatives whilst aligning with the key departments of the bank.
- Network with internal subject matter expertise to identify and recommend the right Fintech partnership modality based on the solutions that Fintech is offering and in line with the enterprise architecture.
- Lead Fintech partnership technical activities with input from cross-functional teams (including, but not limited to, Product Management, Technology, Security, Sales, Finance, and Operations departments).
- Develop and manage documents that guide Fintech partnership including Fintech framework, standard operating procedures, troubleshooting guides, exit forms, and contract formats.
- Manage complex contract negotiations with Fintech and work with departments across the bank to ensure all areas are captured as required.

Sandbox Environment

- Continue to define the Fintech Sandbox aims and objectives, design parameters, resource requirements and anticipate and mitigate risks.
- Enhance the Sandbox by continuing to add new APIs that are relevant to the current and future business needs of the bank.
- Promote and commercialize the bank's Sandbox as an API marketplace by facilitating creators, consumers, and partner's innovative solutions through the Sandbox.
- Share the information of the Fintech Sandbox scope and focus, to ensure there is adequate alignment between the stakeholders and the Fintech industry on the purpose and functionality of the Sandbox.
- Conduct a stakeholder map to identify the core stakeholders, external or internal, who are active or occasional participants in the environment.
- Determine the potential risks of the Fintech Sandbox to the bank and assess what can be done to manage and mitigate these risks.
- Receive continuous stakeholders' feedback on their motivation to participate, support needed, onboarding process, and overall experience of the Sandbox environment.
- Whilst the Sandbox has an ongoing application process, ensure the Fintech that have qualified to move to pre-production and production environment, are tracked and given the chance to progress.
- Communicate timelines and the bank's expectations of the innovators looking to or already participating in the Sandbox environment.
- Oversee the Live chat module in the Sandbox environment which allows Fintech to raise any issues, post queries, and access tutorials.
- Understand the central bank regulatory and innovation sandbox, and how Fintech and the bank are using the platform to test innovative products, services, and business models under the supervision of a regulator.
- Provide a regular report of the Sandbox evaluation report, showing the progress of the Fintech logged on the environment, the type of activities conducted, their readiness to qualify for pre-

production and production environment, and overall support they may require from the bank.

Fintech Applications and technical support

- Be involved in the full life cycle of Fintech solutions from ideation to delivery and adoption.
- Participate in the technical review and testing of Fintech's solution, ensuring the engineering of the solution has consistent practices and follows clear frameworks that are future-proof.
- Managing Fintech application portfolio, attending to their incidents, work orders, problem tickets, changes, etc.
- Identify opportunities for application optimization, redesign, or process improvement.
- Provide application administrative support across Fintech applications as needed.
- Research, communicate, and advocate for the use of technical best practices within the Fintech ecosystem.
- Provide the Fintech team with a strong technical and innovative culture that emphasizes technical excellence, rapid iteration, strong security, and frictionless user experiences.
- Manage standards around scope management, financial management, and service level agreements (SLA), ensure compliance to mitigate risk, increase service/business Impact & and reduce costs within the Fintech Applications eco-system.
- Responsible for the creation and execution of the Continuous Service Improvement program and performance management across the banks Fintech platforms.
- Reviewing and optimizing business continuity strategies, service reporting, service measurement, and service level management for Fintech Applications.
- Ensure Fintech compliance with documentation and alignment to IT Service Management principles.
- Assist in a long-term Fintech applications strategy, including the introduction of new systems, planning of upgrades, and optimization.
- Ensure that Service Level Agreements (SLAs) are met.
- Drive the deployment of new Fintech applications; systems software; products and/or enhancements to existing applications.
- Manage and provide direction for the Fintech applications team in support of the business operations.
- Manage and liaise with service providers/vendors within the Fintech Applications Space.
- Manage Quality Assurance for Fintech Applications.

Knowledge and Skills:

- An open, intuitive and curious mind to learn, unlearn and experiment.
- Excellent analytical, creative, and problem solving.
- Excellent business acumen and ability to think strategically.
- Willingness to define and execute on the strategic and tactical tasks required for success.
- Excellent verbal and written communication skills with the ability to interact effectively with people at all levels.
- Ability to work effectively within a team.
- Ability to work independently, making key decisions with minimal direct oversight.
- Ability to lead and manage through influence instead of direct reporting relationships.
- Ability to priorities, meet deadlines and work under pressure.
- Strong planning, organization, and documentation skills
- Ability to conceptualize and systematically work through projects in accordance with a structured methodology.
- Attention to detail.
- Understanding of reporting & data visualizations tools

Qualifications and Experience:

- 8 years of experience within FinTech industry or Innovation or Information Technology.
- BSc in Computer Science, Computer Engineering, Information and Communication Technology, Business Administration, or relevant field
- Understanding of Innovation Partnerships Ecosystem.
- Relevant qualification in mentoring and supporting FinTech's.
- Experience supporting Fintech
- Experience working with Innovation Ecosystems

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3. JOB TITLE: Specialist; Merchant Support (1 Position(s))

Job Location :Head Office, Hq

Job Purpose:

Under the direction of Manager; Merchant Support, the Specialist will be responsible for smooth operations of Merchant Acquiring business in line with card schemes operational procedures, regulations, and policies. To ensure Merchant services are always available and performing well.

Main Responsibilities:

- Responsible for creation and management of merchant profiles in the system
- Responsible for POS terminals, E-commerce, M-POS, QR codes and account configurations
- Screening and reporting merchants through the MATCH system
- Report merchant fraud on SAFE, Following merchants on MOST through Fraud Monitoring and risk management tool
- Facilitate Manual Authorization of transactions. (OFF line transactions/adjustment/ Force batch settlement)
- Explain reporting of BAMS systems and products to merchants to resolve their concerns and responding to their concerns.
- Provide technical support on suspected fraud cases and compliance under merchants
- Manage the overall e-commerce marketplace platform to support customers.
- Support on-going platform upgrades and maintenance efforts.
- Perform Merchant fraud assessment and reporting (merchant behaviour/trend).

- Follow up on merchants POS offloading status to ensure timely payments.
- Preparation of Monthly/Quarterly Merchant performance reports and geographical POS location as required by BOT on a monthly basis.
- Proper keeping of merchant documents for future reference and audit purpose (configuration instructions)
- Troubleshooting of terminals and network systems in collaboration with the ICT department
- Provide technical expertise and support to merchants on malfunctioning POS terminals.
- Handling of different Acquiring Projects E.g., Ecommerce, device certifications-ADVT, QR codes etc.
- Provide Level 2 technical assistance to Point of Sale (POS) systems, peripherals, hardware/software, and data transfers to ensure minimal service interruption to customers.
- Respond to queries, handles ordering, planning, and shipping of equipment, support the back-office software, and resolves technical issues.
- Understand customers needs, respond to inquiries/requests/issues, provide technical support, manage multiple vendor relationships, and identify and resolve issues/incidents with a high degree of customer satisfaction, technical knowledge, and timeliness.
- Proper Keeping of POS records/ devices (POS returned from branches, Defective POS, POS waiting for dispatch etc.)

Knowledge and Skills:

- Business awareness/ Achieving business performance
- Strong presentation and communication skills oral and written
- Planning and organizational skills
- Computer literate
- Team work and Time Management
- Be analytically minded, self-motivated and able to work independently
- Display high level of integrity and confidence.
- Deep understanding of Merchant Acquiring business including new age digital POS channels
- Should have managed cross functional card business projects.
- Strong background on card scheme.

Qualifications and Experience:

- Bachelor's Degree in Computer Science, IT or related field.
- 5 years banking experience with at least 3 years in Card business specifically in configuration of acquiring devices.

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