

JOB TITLE: Cash Manager

Iob Summary

The role holder will have specific accountability for delivering the overall growth of the Cash business. This includes Implementation of acquisition, retention, and expansion strategies for Commercial and SME Segments.

Job Description

Driving Business Development and Growth - 40%

- Drive digital agenda for SME and Commercial clients to drive scale especially on customer acquisition as well as convenient transactions.
- Take major operating and investment decisions for Cash unit especially around collections and payment channels.
- Generate, evaluate and make recommendations for Cash to the Head of Transactional Banking and where relevant to the in-country leadership and wider RBB leadership.
- Monitor and ensure that Key Performance Indicators for Cash are achieved.
- Drive an effective strategy, business model and customer value proposition that focuses on building and deepening relationships with existing and new profitable customers.
- Cascade Cash strategies to the Cash team and to all the Branches.
- Frequently monitor performance of the Cash to ensure growth in all areas is achieved.
- Understand the business drivers and issues that have impact on the performance of Cash and proactively manage them.
- Establish and embed the values, behaviors and risk appetite that underpin the achievement of the Cash objectives.
- Grow the teams' portfolio profitability by identifying new and existing customer potential including sales opportunities and new product promotion initiatives.
- Proactively research competitive threats/opportunities within the team's market and geographical area.

- Create a suitable structure for the best cash finance products, including end to end process flow between front office and back-office functions.
- Independently receive, solve, and recommend practical solutions on Technical Cash queries for NBC valued customers.
- Liaise with business bankers to deliver seamless after sale service for Cash transactions.
- Ensure to circulate information on regulatory changes by government authorities/agencies, Central Bank of Tanzania and Absa Group Limited with regards to Cash or effect on any products offering to the Business banking Management
- Perform all other duties as reasonably assigned.

Customer Service Management - 25%

- Act as the Business Bank face to the Cash customers and develop strong business networks.
- Generate proposals to increase the value of the Business Banking portfolio, through identification of new markets and or product opportunities, including potential alliances.
- Ensure Cash service excellence through continuous monitoring of results of customer surveys Le. NPS against target service quality standards.
- Collaborate cross-functionally to provide a high standard of service delivery.
- Engage in high-net-worth client meetings as needed for complex scenarios reviews and consultations.
- Monitor levels of complaints and quality of handling. Analyze, seek and thereafter implement solutions to improve.

People Management and Development -25%

- Develop and communicate an annual resource and capacity plan for the Cash Unit.
- Effective resource management/planning that reflects current and future business requirements, ensuring that the correct balance of numbers, skills, and experience, by playing an active role in attracting the best-in-class talents.
- Build and develop a high performing team, through embedding performance management and coaching.
- Maximize performance of the team by identifying development and training needs and ensure coaching or delivery of training takes place.
- Drive employee development and engagement to achieve a high-performance climate and culture.
- Conduct effective performance management for direct reports.
- Create an empowering environment for direct reports, encouraging individual ownership and initiative and ensure they do the same for their staff.
- Initiate HR processes for direct reports when required e.g. disciplinary process, leave management, learning and development, talent identification etc. in consultation with HR.

Risk, Control and Compliance Management -10%

- Ensure that all activities and duties are carried out in full compliance with regulatory requirements, Enterprise-Wide Risk Management Framework and internal NBC Policies and Policy Standards.
- Ensure all controls for Cash products are adhered by various stakeholders within the bank.
- Understand and manage risks and risk events (incidents) relevant to the role.
- Contribute and deliver to the improvement of the risk profile by delivering improved governance, risk management, controls, and compliance requirements.
- All mandatory training completed by the deadline.
- Work with the Governance teams to understand what actions are required to close out Audit finding and implement required actions.

Education and Experience Required

- Bachelors Degree / Advance Diploma or Equivalent qualification in Finance, Accounting, Economics, Business Administration, or any other related field.
- At least 5 years of experience in Leadership as well as Cash Management.

Knowledge & Skills: (Maximum of 6) Competencies: (Maximum of 8 competencies)

- Deciding and initiating action
- Learning and researching
- Entrepreneurial and commercial thinking
- Relating and networking
- Adapting and responding to change
- Persuading and influencing
- Creating and innovating
- Strong solutioning, selling and negotiation skills.
- Excellent diagnostic skills and rigorous approach to problem solving.
- Excellent communication and sound financial skills
- Excellent comprehension skills to understand and Interpret industry data and economic trends.
- A Strong formal presentation skill to gain acceptance to solutions, both internally and externally
- Strong Leadership and team-working skills
- Basic IT knowledge as well as core banking platform. i.e. Flex
- Strong formal presentation skills to gain acceptance to business cases, solutions, internally and externally.

Qualifications

Analytical Thinking - Advanced (Meets all of the requirements), Bachelor's Degrees and Advanced Diplomas - Business, Commerce and Management Studies, Commercial mindset - Senior (Meets all of the requirements), Customer Excellence - Service Management (Meets all of the requirements), Digital familiarity (Meets all of the requirements), Experience in a similar environment at specialist level, Openness to change (Meets some of the requirements and would need further development)

APPLY HERE

DEADLINE: 2024-04-19