



1. JOB TITLE: CARD SETTLEMENT ANALYST

Department: DEPARTMENT OF RETAIL BANKING

Location: Tanzania Head Office

Number of openings: 1

Job Purpose

Responsible for clearing and settling incoming and outgoing files of various card schemes, preparing financial reports to avoid losses, and developing metrics to monitor the financial performance of the Card Business. The role also ensures compliance with international card schemes' operational procedures in the settlement process.

Principle Responsibilities

- Perform daily settlements and validations of card schemes (Visa, MasterCard, UPI, and AMEX), including the review and processing of invoices raised by vendors and card schemes.
- Review processed files to identify discrepancies, investigate rejected or failed settlement files, and ensure accurate posting into commission accounts.
- Coordinate with Treasury and Finance departments to ensure sufficient funds are available before settlement deadlines.
- Ensure compliance with network operation rules and regulations to avoid penalty charges.
- Conduct data analysis on network fees, card revenues, and expenses.
- Review daily card control and settlement suspense accounts in accordance with the bank's financial policies.
- Analyze customer behavior to identify new sources of revenue and advise on new revenue sources related to card transactions and settlements.
- Prepare and timely submit reports of BOT, QOC, QMR, UPBS and PPR for CRDB Management Team, Visa, MasterCard, UPI and AmEx schemes as per provided guidelines.
- Process ecommerce TC33 files promptly to facilitate payments and commissions to respective accounts.
- Monitor internal accounts to track targeted card income and identify abnormal losses and expenses.

- Analyze profitability across different business lines and products.
- Provide support to Issuing and Dispute teams.

Perform any other assignments delegated by the supervisor.

Qualifications Required

- Holder of a University Degree/Advanced Diploma in BA/ Accounts/ Finance/ Banking or a related academic field.
- At least 2 years of working experience in Banking mainly in the Card Business
- Certification on Visa/ MasterCard/ UPI/ AMEX would be of added advantage.
- Bank Card Business knowledge obtained from Card Schemes.
- Strong presentation and communication skills verbal and written.
- Planning and organizational skills.
- Advanced user of PowerPoint, Excel, and reconciliation tools.

CRDB Bank is dedicated to upholding Sustainability and ESG practices and encourage applicants who share this commitment. The Bank also promotes an inclusive workplace, hence applications from women and individuals with disabilities are encouraged.

It is important to note that CRDB Bank does not charge any fees for the application or recruitment process, and any requests for payment should be disregarded as they do not represent the bank's practices.

Only Shortlisted Candidates will be Contacted.

Deadline: 2024-08-21

Employment Terms: PERMANENT

2. JOB TITLE: SENIOR MANAGER BUSINESS DEVELOPMENT – BANCASSURANCE

Department: DEPARTMENT OF RETAIL BANKING

Location: Tanzania Head Office

Number of openings: 1

Job Purpose

The person at this position will be responsible to proactively respond to identified business opportunities for all lines of business; to provide leadership and direction to the business development team including business retention thus achieving the delivery of the Business Budget as well as ensuring sustainable, profitable business operations and establishing CRDB insurance agent as The most remarkable agent readily recognized within Tanzania.

Principle Responsibilities

- Responsible in overseeing the daily insurance sales in the Organization
- Responsible to development and implementation of the Departmental Business strategy, plans and budget in line with company objectives.
- Ensures compliance with organizational policies, procedures and quality standards including TIRA.

- Works in close coordination with the group stakeholders to develop business strategy and articulate action plans to drive the focus of business towards achieving the company objectives.
- Undertakes internal and external training initiatives to expand the technical skills of Underwriters.
- Responsible in ensuring all renewals are done on time and ensure maximum client retention while generating more leads and support in closing of the same.
- Develop and review all business proposal for new products and clients for quality assurance
- Prepare various analytical business reports
- Validate all proposals/inquiries/quotation received directly or through the Branches for compliance.
- Provides underwriting technical guidance on matters related to defining scope of cover, development of policy terms, premium finance, tenor of coverage etc. to Zone and branches in ensuring the achievement of the targets.
- Establishes a framework/guiding instrument to support business environment including digitization.
- Analyse sales data on sales results and develop plans to address performance gaps.
- Responsible for proposing and implementing cost effective solutions for the efficient and effective operations of the Bank
- Create opportunities for an organization's growth.
- Find new customers and persuade existing ones to buy extra services/products (Cross and upselling).
- Write reports and make presentations to customers and senior management.
- Identify new methods and opportunities for sales campaign.
- As a member of the company's Product Development Team, constantly review market needs and advise senior management on trends, developments and needs for new products and enhancements.
- Development of the incentive program for all distributions channel.
- Drive market research that is aimed at identifying new business potential and participate in the development of new products to fill special market niches
- Ensure that subordinates submit accurate, quality and timely business reports and use these to compile departmental reports for review by senior management and the Board
- Monitor competitor activity and advise the senior management team on opportunities/threats that are presented by such activities

Other Responsibilities:

- Develop and implement the advertising, promotion and public relations campaigns increase visibility
- Grow commission income in line with the business plan

Qualifications Required

- Bachelor Degree in any related Business subjects from accredited higher learning institution.
- Professional qualification (ACII) will be an added advantage. (Minimum qualification allowed is a degree in Insurance and risk management)

- **6 years' experience within the Insurance Industry, 3 of which must have been at Senior Leadership**
- **Self-starter**
- **Excellent planning & organization skills**
- **Ability to multitask**
- **Excellent communication skills both written and verbal**
- **Excellent interpersonal skills**
- **Resilient**

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Deadline: 2024-08-27

Employment Terms: PERMANENT

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