



1. JOB TITLE: **Head of Transactional Banking Operations**

End Date: October 8, 2024 (4 days left to apply)

Job Summary

- To manage and lead the Transactional Banking Operations teams ensuring that they operate effectively, efficiently and within Compliance and Regulatory requirements.
- Drive a high-performance culture, managing productivity, creating efficiencies and ensuring that the Transactional Banking Operations team deliver quality service to all clients.
- Support the Head of Businesses to deliver on the over Bank's strategy and achieve organizational goals.

Job Description

Key Responsibilities:

Accountability: Operations and Stakeholder Management (30%)

- Establish and nurture professional relationships with all stakeholders in Business.
- Ensure delivery against agreed KPIs/KRIs & SLAs.

- Good understanding of the Transactional Banking Operations that include Trade products, Payments and Scheme Billing. Create and implement a long-term business plan to ensure continuity of business operations in the long run on Transactional banking operations
- Identify gaps in the units, recommend and implement improvements
- Manage teams to ensure optimal capacity and productivity management, redeploying resources when required.
- Identify opportunities to streamline processes, eliminate waste and reduce turn-around times within the standards prescribed for the process.
- In conjunction with the Performance Improvement team constantly review, monitor growth plans and realign capacity.
- Proactively identify thematic client pain-points, determine root-cause and refine processes to eliminate the pain points.
- Manage reviews of the unit (Trade procedures, Payments and Billing process) maps, Business Required Documents (BRD) for new systems / system enhancements.
- Accountable for meeting or exceeding targets, with respect to people development, running and discretionary costs, service quality and overall productivity of the department.
- Responsible for placing the Client at the heart of the operating model, ensuring that only value add services are provided.

Accountability: Manage risk affecting Transactional Banking Operations (40%)

- Ensure all risk events are reported, issues raised with the Ops Risk team through ORMS, root cause analysis obtained, and corrective measures identified, documented and embedded to avoid future occurrence
- In conjunction with Ops Risk conduct regular reviews and analysis of the business environment and issues raised during a specific period to identify real and/or potential risks and trends in the department.
- Monitor adherence to established ABSA risk control policies, procedures and activities in Trade Operations.
- Full awareness of Incoterms rules covering the conditions and establishing the rights and responsibilities of both buyer and seller in international trade
- Wider knowledge on how SWIFT operates, Tanzania Automated Clearing House and Scheme Billing to increase efficiency and reduce operations loss that may be caused due to lack of knowledge.
- Draw up and manage contingency plans in conjunction with Business Continuity and representatives in the unit.
- Establish suitable principles for the setting of operational mandates for transaction processing.
- Green Audits: Internal, External and Regulatory – ensure timeous closeout of observations and continuous embedment of corrective actions.
- Accountable for the production and maintenance of process documentation.

Accountability: Business Management and Budget Control (15%)

- Obtain a thorough understanding of the Bank's strategy and cascade to team members in such a way that they understand their contribution toward the strategy.
- Explain targets and take accountability for the monitoring and achievement of performance objectives.
- Ensure employee satisfaction, cost performance, return on investment, risk, compliance and governance requirements are met.
- In conjunction with the Performance Improvement team, conduct basic statistical analysis to track performance variances and determine the root causes. Make recommendations for productivity or process enhancements to process owners, eliminating waste, creating efficiencies and tracking benefits.
- Ensure cost savings on project initiative are realized.

Accountability: People Management (15%)

- Accountable for the proficient management of staff performance, recruitment and development. Expected to provide coaching and guidance as necessary, to ensure that the team has the knowledge and awareness of regulatory, industry and process requirements.
- Accountable for establishing High Performance Organization standards through the effective use of Performance Development standards and measurements (including where appropriate Disciplinary, Capability and Grievance procedures).
- Demonstrate motivational High Performance Organization leadership skills and behaviors, building effective working relationships with all team members and leading by example.
- Create robust performance development plans for team members and provide support and guidance throughout the year (including regular feedback) to achieve established goals
- Establish and maintain a succession plan and diversity management within own team
- Ensure the provision of ongoing training and development people and ensure that holders of all critical functions are suitably skilled and qualified for their roles ensuring that they have effective supervision in place to mitigate any risks.
- Ensure that identified training is budgeted for and executed
- Set and monitor job descriptions and objectives for direct reports and provide feedback and rewards in line with their performance against those responsibilities and objectives.
- Manage approved headcount with mandated senior management.
- Ensure effective delivery of People Management Practices and Policies.
- Ensure all direct reports are appropriately managed, supported and developed. Address performance issues consistently, appropriately and when required.

Risk and Controls Objectives

Manage risk and control effectively by applying applicable risk frameworks and embedding a positive risk culture

- Understanding of own role in the end-to-end processes in which you play a part, including applicable risks and controls.
- Adhere to Absa's policies and procedures applicable to own role, demonstrating sound judgement and responsible risk management.
- Report all risk events / incidents / issues using the defined process for your business area and help to understand why these happened and how to prevent them in future. Proactively look for ways to improve the control environment by considering what could go wrong in the processes you operate and how errors could be prevented.
- All mandatory training completed to deadline

Knowledge of the Bank's products, services, and policies and/or another specialized knowledge required to undertake the role:

Education and Experience Required

- Applicable Degree with 6 to 8 years of Transactional Banking Operations experience with exposure across different products.

Trade products and SWIFT training certification will be an added advantage

- Minimum 5 years Management experience

Knowledge & Skills required

- Understanding of processes and rationale behind the procedures.
- Knowledge of regulatory requirements i.e. Sanctions policy, Exchange Control Rulings and Policies, Trade Finance Standard Policy, TISS, TACH rules, Bank of Tanzania Consumer Protection Act and any other policy or regulations that govern day to day operations of the unit.
- Good understanding of International uniform rules that govern trade products ie. Letter of credits, Demand Guarantee etc.
- General understanding of legal requirements and the implications thereof.
- Good interpersonal and team-working skills and the ability to communicate at all levels
- Performance orientated and client service driven
- Report writing and presentation skills
- Strong organizational and interpersonal skills
- Excellent client communication skills and a strong ability to build client relationships.
- Ability to build working relationships with clients, product, operations, coverage and technology staff.

Absa Values

Absa's Values and Behaviours represent the set of standards which governs the actions of all of us who work for the bank and against which the performance of every one of us in Absa are being assessed and rewarded:

- Trust
- Resourceful

- Stewardship
- Inclusive
- Courage

Education

Bachelor`s Degrees and Advanced Diplomas: Business, Commerce and Management Studies (Required)

APPLY HERE

2. JOB TITLE: Markets Sales: Corporate, Derivatives & E - Channels

End Date: October 8, 2024 (4 days left to apply)

Job Summary

The function reports into the Head of Markets Sales within the CIB Markets function in the country. This is a management role requiring the holder to be a mature member of the CIB Markets sales team, in a customer facing relationship management role. Responsibilities include: operating with business flair; sound understanding of the CIB Markets functions and the Bank's customer base. The incumbent should have full knowledge of CIB Markets products and services and proactively apply the same in the provision of value adding Markets solutions to customers identified needs, while also balancing interaction with the other two key areas of CIB Markets in driving the overall business strategy. The role calls for interaction with colleagues from other functional areas of the bank primarily Corporate Banking, Business Banking, Investment Bank, Trade Finance and Retail, while focusing on contributing to the bank's overall business strategy, risk, cost and revenue targets.

Purpose of the Role

- Actively participate as a team member of the CIB Markets Sales function;
- To become the preferred point of contact both externally and internally for provision of CIB Markets Sales activities;
- To become the bridge between the interests of the Corporate and Retail & Business bank and the market place for CIB Markets products, strategies and structured solutions;

- Exploring and developing business opportunities in the CIB Markets Sales function;
- Balanced interaction with the other two key areas of CIB Markets in driving forward the CIB Markets business strategy.

Job Description

Key Responsibilities

- Managing a portfolio of customers to address the CIB Markets trading activities (including internal customers);
- Product and Technology sales including BARX Africa, Investment and Risk Management Products
- Trading with customers directly as required;
- Develop close contacts with both the corporate bank relationship managers and customers;
- Promote the expansion and penetration of CIB Markets business into customer segments i.e. RBB and Corporate and expand the customer base;
- Meet the various delegated volume and profitability targets;
- Ensure that Absa Group Limited policies and procedures and relevant credit limits are adhered to at all times;
- To identify personal knowledge gaps and ensure that a self-training and development plan exists;
- Assist the Head of Markets Sales in compiling an annual Markets Strategic business plan and ensure that regular monthly feedback on performance is available.

Personal Attributes

- Business awareness;
- Quick thinker who is not afraid to act decisively;
- Strong ability to manage relationships;
- Ability to work in a dealing room environment;
- Innovative;
- Be able to use own initiative and take decisions with authority and confidence;
- Have a high ethical and moral code;
- Behave professionally at all times;
- Show effective marketing, negotiation and influencing skills;
- Be a first class verbal and written communicator.

Required Skills and Experience

- Effective sales ability and good track record;
- Exposure in Global Markets Sales;
- Degree to honours level, postgraduate qualification preferred;
- Sound understanding of balance sheet and income statement analysis;
- Basic level ACI Dealing Certificate;

- 5 years banking experience 3 of which should have been in a Global Markets environment;
- An understanding of financial risk management strategies and tools;
- A good knowledge of Financial Markets products, services, strategies and back office operations;
- A good general knowledge of other bank products, in particular trade and structured trade finance, forfaiting and merchant banking products;
- A general knowledge of merchant banking products.

Risk and Control Objective

- Manage risk and control effectively by applying applicable risk frameworks and embedding a positive risk culture
- Understanding of own role in the end to end processes in which you play a part, including applicable risks and controls.
- Adhere to Barclay's policies and procedures applicable to own role, demonstrating sound judgement and responsible risk management.
- Report all risk events / incidents / issues using the defined process for your business area and help to understand why these happened and how to prevent them in future.
- Proactively look for ways to improve the control environment by considering what could go wrong in the processes you operate and how errors could be prevented.
- Continuous and proactive engagement with regulatory bodies, unions where applicable
- All mandatory training completed to deadline

Knowledge Required

Knowledge of a Bank's products, services and/or other specialist knowledge
A full understanding of the policies, processes and ethical issues surrounding CIB Markets business.

Other Requirements Specific to the Role

- Knowledge of other parts of the CIB Markets ;
- A good understanding of the workings of the Corporate, Retail and Merchant Banking operations;
- A willingness and ability to pro-actively manage customer relationships through on-site visits, presentations and social gathering.

Exceptional Aspects of the Role

- A high level of self direction is expected at this level;
- A total commitment to sales and customer orientation;
- Frequent need to work outside the normal working hours;
- Assisting in the management of customer bank relationships across different lines;
- The role is expected to be increasingly risk oriented with an increasingly dynamic market presence.

Absa Values

Approvals

Absa's Values and Behaviors represent the set of standards which governs the actions of all of us who work for the bank and against which the performance of every one of us in Absa are being assessed and rewarded:

- Trust
- Resourceful
- Stewardship
- Inclusion
- Courage

Education

Bachelor's Degrees and Advanced Diplomas: Business, Commerce and Management Studies (Required)

APPLY HERE

3. JOB TITLE: Treasury Analyst & Execution Dealer

Job Summary

To be responsible for the in-country Balance Sheet Management functions of Asset and Liability Management, Execution Services, Investment, Liquidity and Funding, and Capital.

Job Description

Key Responsibilities:

CAPITAL MANAGEMENT 20%

Key actions to include:

- Supporting the Country Treasurer in managing the banks' capital position
- Ensuring adherence to Capital Management policies and in-country regulatory and Board approved capital targets
- Engaging with Finance teams to understand balance sheet reconciliation and trends
- Supporting the Country Treasurer in compiling a capital plan, which forecasts regulatory and economic capital demand & supply across business units over a

3-year planning horizon while assessing if the forecast capital position meets regulatory and Board approved targets

- Determining capital buffers and performing Cost of Equity calculations in line with Absa Treasury principles and methodology
- Supporting initiatives in the move to a Basel III regulatory environment

ASSET & LIABILITY MANAGEMENT (ALM) 20%

Key actions to include:

- Supporting the Country Treasurer in managing the banks ALM process
- Achieving an appropriate risk profile within Group standards and risk tolerances by centralizing, netting, and hedging all manageable risk via the Treasury Execution Services (TES) desk
- Measuring, analysing and interpreting interest rate risk in the banking book
- Performing margin compression analysis
- Performing structural analysis and adjustment of all balance sheet items
- Ensuring all behavioural assumptions (including pre-payment assumptions) are in line with Absa Treasury guidelines

FUNDS TRANSFER PRICING (FTP) 15%

Key actions to include:

- Supporting the Country Treasurer in managing the banks FTP process
- Ensuring FTP guides business (Retail, Corporate and Trading) behaviour and immunizes businesses from market risk as far as possible
- Ensuring Absa liquidity premiums are incorporated in all FCY pricing by business
- Maintaining all pricing assumptions to ensure FTP rates are aligned to, or will align the balance sheet to, required interest rate and liquidity risk profiles
- As part of the NPA process, assign the appropriate FTP rate to new products after assessing interest rate and liquidity behavioural profiles

ALCO PROCESS 20%

Key actions to include:

- Supporting the Country Treasurer in managing the banks ALCO process
- Timely production of the monthly ALCO pack to required standards in conjunction with internal stakeholders (Risk, Finance and Credit)
- Co-ordination of contributions and business proposals on behalf of ALCO members
- Supporting Country Treasurer in executing the functions of ALCO Secretary

LIQUIDITY & FUNDING 20%

Key actions to include:

- Daily management of bank's Liquidity and Funding and sharing the daily end of day position to Treasury management
- Supporting the Head of Treasury execution in formulating strategies to manage banks Liquidity and Funding position Optimally.
- Ensuring appropriate funding profiles are achieved (diversification of funding base and lengthening of the funding profile)

- Supporting the Treasury management in compiling an annual funding plan which is tracked monthly, with a challenge-and-review process against business STP and RAF forecasts to be presented at monthly ALCO
- Monitoring and reporting on adherence to all regulatory and internal funding requirements and limits as maintained by TES
- Ensuring all behavioural assumptions from a liquidity perspective are in line with Absa Treasury guidelines
- Responsible for the bank's Liquidity Risk Appetite setting
- Responsible for liquidity stress testing

PERSONAL DEVELOPMENT

Key actions to include:

- Actively managing one's own technical and soft skills development
- Researching, identifying and proposing training solutions to senior management for one's own development

Risk and Controls Objectives

Manage risk and control effectively by applying applicable risk frameworks and embedding a positive risk culture

- Understanding of own role in the end-to-end processes in which you play a part, including applicable risks and controls.
- Adhere to Absa's policies and procedures applicable to own role, demonstrating sound judgement and responsible risk management.
- Report all risk events / incidents / issues using the defined process for your business area and help to understand why these happened and how to prevent them in future. Proactively look for ways to improve the control environment by considering what could go wrong in the processes you operate and how errors could be prevented.
- All mandatory training completed to deadline

Knowledge of the Bank's products, services, and policies and/or another specialized knowledge required to undertake the role:

ESSENTIAL

- Understanding of the policies, procedures, and ethical requirements of a Treasury environment
- Knowledge of interest rate risk management including structural and behavioural analysis
- Knowledge of liquidity and funding risk management
- Knowledge of capital risk management
- Knowledge of financial markets and economic fundamentals
- Knowledge of treasury, retail, corporate and capital markets products
- Excel competency
- Communication skills

PREFERRED

- A detailed knowledge of the Treasury Balance Sheet Management Understanding of banking across segments
- Ability to influence decisions with ability to lead strategy on future initiatives
- Ability to perform balance sheet behavioralist
- Ability to ftp pricing curves and drive desired balance sheet behaviour

Absa Values

Absa's Values and Behaviours represent the set of standards which governs the actions of all of us who work for the bank and against which the performance of every one of us in Absa are being assessed and rewarded:

- Trust
- Resourceful
- Stewardship
- Inclusive
- Courage

Education

Higher Diplomas: Business, Commerce and Management Studies (Required)

APPLY HERE

4. JOB TITLE: Models, Analytics and Impairment Manager

End Date: October 8, 2024 (4 days left to apply)

Job Summary

To operate as a member of a team of MI Analysts, but with specific responsibility for:

- Management information, including production of internal and external periodic returns, data completeness and integrity.

- Analyse cards & Loans portfolio Performance and Liability accounts and identify any underlying risk segments.
- Assist to drive the performance of Collections & Recoveries through relevant, complete and timely management information to support assessment of performance and effectiveness.
- Perform any other responsibilities that may be assigned by the team leadership.

Job Description

Main accountabilities and approximate time split

Portfolio Monitoring & Reporting: 80%

- Produce complete, relevant and timely portfolio MI - Ensure Business MI requirements are approved and data provided on a regular basis to senior management.
- Ensure regular monitoring of actual performance of all new products, propositions, processes and channels involving credit risk such that significant performance variance, compared with prior expectations are identified and addressed through management actions in a timely manner.
- Ensure MI reported to Group is consistent using defined metric definitions. For local MI ensure clear understanding of definitions and metrics used.
- Prepare key MI presentations to senior management and make recommendations based on identified trends.
- Assist in the design and improvement of spreadsheets and databases for use within the team.
- Ensure robust assessment of performance of Collections & Recoveries, supported by relevant, complete and timely management information.
- Support the growth of business by creating best leads for top-up and X-sell campaigns, line increase, authorization & renewal strategies

Retail Impairment: 10%

- Calculate Impairment requirements & ensure appropriate approvals are obtained for impairment stock and charge figures
- Ensure business is provided with reliable analytics to allow risk-based collections & recoveries strategies to improve PD & LGD rates. (optimal cure rates/cash collected and, where appropriate, including the use of scorecards)
- Regularly calculate reasonable Collections target bucket balances & recoveries required to meet STP stretch target and monitor performance against targets.

Controls: 10%

- Ensure adherence to standards on Retention, Security and Confidentiality & Recovery of risk data as per Group policies.
- Ensure data quality processes are embedded into Business as Usual (BAU) activity.

- Ensure Accuracy of the financial inputs to the impairments models and accuracy of the impairment figures in the financials.

Risk & Control Objective

- Manage risk and control effectively by applying applicable risk frameworks and embedding a positive risk culture
- Understanding of own role in the end-to-end processes in which you play a part, including applicable risks and controls.
- Adhere to Barclay's policies and procedures applicable to own role, demonstrating sound judgement and responsible risk management.
- Report all risk events / incidents / issues using the defined process for your business area and help to understand why these happened and how to prevent them in future. Proactively look for ways to improve the control environment by considering what could go wrong in the processes you operate and how errors could be prevented.
- All mandatory training completed to deadline

Technical skills / Competencies

- Good knowledge of the Bank's systems and various sources of data
- Some knowledge of credit analysis & statistical analysis techniques.

Personal Attributes & Skills required for the role:

- Managing relationships.
- Personal Organisation.
- Information gathering.
- Communication skills.
- Numeracy skills.
- Analytical skills.

Absa Values

Absa Values and Behaviors represent the set of standards which governs the actions of all of us who work for the bank and against which the performance of every one of us in Absa are being assessed and rewarded:

- Trust
- Resourceful
- Inclusion
- Courage
- Stewardship

Education

Bachelor's Degrees and Advanced Diplomas: Physical, Mathematical, Computer and Life Sciences (Required)

APPLY HERE