

NCBA BANK TANZANIA

JOB DESCRIPTION

Job Title	Manager, Card and ATM Operations	Reports To:	Head of Operations
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JOB PURPOSE STATEMENT

Provide unit leadership, implement and manage the Card production-Customer Service and Channel Support Operations as defined in the Bank's Service Level Agreement.

The role requires the incumbent to work closely with in country and SSC process and product owners to ensure seamless delivery, distribution and usage of cards. To manage card business performance reporting process and support card sales through liaison with SSC. The role supports channel operations in NCBA Tanzania.

KEY RESPONSIBILITIES & PERCENTAGE (%) TIME SPENT

- Consistently high-quality Card Operations
- Adequate risk management and mitigation
- Provide strong and strategic unit leadership which translates into conducive work environment and employee satisfaction.
- Adequacy of personnel and staff competence to effectively perform Card Operations, customer service and Channels Support tasks.
- Effectiveness of Card Operations structure and systems (policies, processes, procedures and tools) in achieving compliance requirements, optimal efficiency, resource utilization and cost containment.
- Strong relationship management with the cardholders and supporting departments.
- Support in-house card and PIN production
- Performing reconciliation for cards and ATMS
- Ensuring timely distribution of cards across branches
- Channel availability and performance monitoring
- Strong Relationship management with the BOT and Card Industry regulator, vendors, third parties and other stakeholders.
- Card Business Profit improvement and costs management.

MAIN ACTIVITIES

- Support ATMs operations for optimal uptime and customer experience in liaison with SSC Channel support team.
- Management of Card and ATM Customer queries and complaints, systematic reduction of queries and complaints, ensure all issues are logged in CRM for proper tracking.

- Review the performance of the channels Cards and ATM to ensure they are within SLA. Action of NCBAT customer feedback on these channel as communicated by customer experience
- Ensure annual review of processes and procedures related to NCBAT card operations
- Support implementation of card and ATM project activities as assigned by line manager.
- Be the key contact person for interaction with SSC Card center. Participate in monthly SLA review and give feedback on hubbed services delivery.
- Maintain details of all monthly card queries and complaint from CRM and analyze for long term resolution.
- Provide feedback to PB and SSC team on product and service improvement.
- Be key liaison person for all NCBAT branches on all issues that are card related. Provide product and operation information to enable these stakeholder manage card customer effectively.
- Undertake self and direct reports performance reviews tasks within set timelines.
- Undertake staff training planning in collaboration with HR to ensure required competency level
- Ensure succession planning in place for NCBAT card operations
- Ensure revenue assurance for all card and ATM related income and expenditure. Prepare monthly state of business MIS for card and ATM showing profitability levels, trends and areas of opportunity.
- Review card and ATM suspense accounts no unexplained debits to PL accounts and no items above life span in all card and ATM accounts and respond promptly to queries from Group reconciliation
- Liaise effectively with card business person at PB for proper management of overdue credit card payments and provision of any required information for this function.

KEY RESULT AREAS	
Perspective	Measurement Dimensions
• People	<ul style="list-style-type: none"> • Employee satisfaction • Employee retention • Competence development
• Customer Focus	<ul style="list-style-type: none"> • Customer Service standards or benchmarks. • Net Promoter score standards • Internal customer Surveys • Customer effort score
• Business Systems & Infrastructure	<ul style="list-style-type: none"> • Productivity or resource utilization standards • Visa requirements standards on card/PIN production and distribution • Channel Root cause analysis report • Audit ratings • Implementation of change and capability development programmes
• Financial	<ul style="list-style-type: none"> • Card Operations cost management. • Support process improvement aimed as cost management.

Decision Making Authority /Mandates/Constraints: What decision/s is the position holder empowered to make based on the key result areas of the position?

- Allocation of resources within the unit

- Recommendation on waivers of card charges within policy.
- Recommend limit increases
- Negotiations with customers and other stakeholders within policy guidelines
- Recommendations for improvement on customer service delivery

Financial Responsibility: What financial responsibilities are applicable to the role? Indicate the amounts responsible for? The responsibility can be for OPEX, CAPEX, and Petty cash etc. Indicate what the financial responsibility entails e.g. approving, monitoring, reporting

Responsibility for stocks, equipment etc (non – cash resources). Indicate the type of resources responsible for and the approximate value.

Resources, equipment, stocks etc	Approximate value (TZS)

Relationship Management: Indicate the departments/organizations/companies etc that the position holder will need to relate/liaise with as part of this role

Liaison with both internal (business head and service quality team as well as external (Visa, Oberthur/IDEMIA other issuers and acquirers)

Process Management

Type of Processes	Nature of Responsibility
All Card and channel support processes,	Design, periodic review and amendment of processes.

Core Value Behaviors (Performance Drivers)

Confident (Self Mastery). Describes people who are self-assured, in control, Bold, and deliver to the highest standards of expectations with ease while exhibiting the sort of presence that builds confidence in others.

Comfortable (Connecting with people). Describes people who are cool and resilient under pressure, honest in every dealing, open to constructive criticism, can be relied on to deliver.

Elegant (Effortless delivery). Describes people who demonstrate effortless simplicity and are able to do mundane things with grace and flair. They connect easily with different audiences, exhibit finesse in all interactions and have a high sense of values that they uphold at every turn.

Prestige (Pride and ownership of our work). Describes people who believe in themselves, are respected and treat others with respect and occupy a significant place in people's minds.

COMPETENCE REQUIREMENTS

- Leadership to nurture and sustain employee satisfaction, and to manage changes.
- Performance Management to optimize employee productivity.
- Organization development to effectively structure the card and channel support section for optimal performance.
- Knowledge and experience in modern card operations practices and card industry to provide guidance on quality improvements and business changes.
- Technical skills to effectively perform or guide performance of Card Operations activities/tasks in a manner that consistently produce high quality of service.
- Interpersonal skills to effectively communicate with and manage customer expectations (internal

and external), and other stakeholders who impact performance.

- Knowledge and effective application of all relevant banking policies, processes, procedures and guidelines to consistently achieve required compliance standards or benchmarks.
- Self-empowerment to enable development of open communication, teamwork and trust that are needed to support true performance and customer-service oriented culture.

QUALIFICATION AND EXPERIENCE REQUIREMENTS

- University degree
- Seven years' experience in card and channel business
- Experience and extensive knowledge in card Business (Issuing, Acquiring, Credit, Operations, Risk and Fraud Management)
- Full and extensive knowledge of Visa Rules and Regulations, Compliance regulations and Visa Claims Resolutions.
- Banking Knowledge in related fields
- Working knowledge of e-channel management.