

## NCBA Bank

<b>Job Title:</b>	Assistant Manager – Digital Products & Channels	<b>Reports to:</b>	Head of Transaction Banking
<b>Unit:</b>	Cash Management	<b>Department:</b>	Corporate Banking
<b>Grade:</b>	Band 4	<b>Date:</b>	
<b>Job holder:</b>		<b>Supervisor:</b>	
<b>Signature:</b>		<b>Signature:</b>	

Job Purpose Statement
Support the development, management, and optimization of the bank’s digital products and channels—including cards, mobile banking, internet banking, and electronic payment solutions—to enhance customer experience, drive adoption, and deliver on business growth objectives.

Key Accountabilities (Duties and Responsibilities)		
Perspective	% Weighting <i>(to add up to 100%)</i>	Output
Product Development	30%	<ul style="list-style-type: none"> <li>Manage the day-to-day performance and lifecycle of digital products and channels.</li> <li>Support product enhancements, updates, and process automation to improve efficiency and usability.</li> <li>Monitor digital product performance, usage trends, and customer feedback to identify improvement opportunities.</li> <li>Collaborate with IT, Operations, Marketing, and Business teams to ensure smooth system functionality and customer onboarding.</li> <li>Support the implementation of digital transformation initiatives and ensure compliance with regulatory and security standards.</li> <li>Drive awareness, adoption, and customer engagement across digital platforms.</li> <li>Provide input into strategic planning and budgeting for digital channels.</li> </ul>

**Template 1**

		<ul style="list-style-type: none"> <li>• Champion utilization of digital products and channels as the preferred delivery channels in the bank through the various sales /relationship teams; sales drives; campaigns and staff training</li> <li>• Contribute to the overall growth of customer base for the bank through / jointly with internal and external service providers to ensure that product gaps that impair the client value propositions are addressed timely.</li> <li>• Ensure specific customer insight through effective segmentation and partnership to understand customer and segment needs.</li> <li>• Implement appropriate procedures in line with the requirements and process in 'user' units.</li> <li>• Ensure 100% adherence with bank policy on product documentation and processes to achieve optimal efficiency, compliance and cost containment</li> <li>• Own and drive the Bank's Tariff Guide, ensuring timely approvals, accurate configuration across all systems, and effective communication to stakeholders through Marketing &amp; Communication department</li> <li>• Ensure end-to-end implementation of approved tariffs across relevant channels, products, and systems within agreed timelines.</li> <li>• Act as the central point of coordination between Business, Operations, IT, Finance, and Compliance on tariff-related matters.</li> <li>• Maintain tariff governance, including version control, change management, and audit readiness.</li> </ul>
<b>Financial</b>	20%	<ul style="list-style-type: none"> <li>• Drive growth of revenue and volume from Digital products &amp; Channels</li> <li>• Assessment of marketing Opportunities and target Markets</li> <li>• Drive benefit realization for implemented services/channels as stipulated</li> <li>• Drive revenue assurance initiatives to ensure all applicable fees and charges are correctly billed, collected, and reconciled.</li> <li>• Identify, analyze, and remediate revenue leakages, control gaps, and pricing inconsistencies.</li> </ul>
<b>Customer experience (Service Delivery)</b>	10%	<ul style="list-style-type: none"> <li>• Ensuring accurate and timely reporting i.e. Call Reports, Monthly Business Review</li> </ul>

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		<ul style="list-style-type: none"> <li>• Ensure that client information is updated in all the relevant information systems, and when outdated, liaise with clients to gather the updated information</li> </ul>
Product Utilization, Efficiency and service uptime	15%	<ul style="list-style-type: none"> <li>• Provide product portfolio analysis and ensure product utilization and volume tracking for all digital products and channels</li> <li>• Keep abreast of MIS and Key Performance Indicators for all customer Portfolio and increase Utilization:</li> <li>• Provide MIS of customer transaction behaviour and metrics on progress of deals managed.</li> <li>• Manage product/service mix, pricing and margins according to agreed aims.</li> <li>• Strive towards 100% STP for channel transactions</li> </ul>
<b>People and Culture</b>	15%	<ul style="list-style-type: none"> <li>• Conduct training related to digital products &amp; Channels to ARMs, Business front office, and branch business</li> <li>• Ensure all online/mobile banking applications forms are technically in order and compliant with our policy and processes.</li> <li>• Promote the NCBA Bank brand.</li> </ul>
<b>Internal business processes /Risk and Control</b>	10%	<ul style="list-style-type: none"> <li>• Responsible for adhering to approved policies and procedures and providing feedback on the same to keep them competitive.</li> <li>• 100% SLA Adherence</li> <li>• Audit issues relating to digital products and channels be closed within the quarter of identification, or within the agreed time frames, whichever is shorter</li> <li>• Conduct regular product portfolio reviews to identify areas of improvement and develop tactical plans towards achieving set risk and compliance criteria.</li> <li>• Perform regular tariff compliance reviews and post-implementation validations.</li> <li>• Support internal and external audits relating to pricing, fees, and revenue assurance.</li> <li>• Monitor tariff performance and provide management reports on revenue impact, variances, and corrective actions.</li> </ul>

## Template 1

### Job Dimensions

<b>Reporting Relationships: jobs that report to this position directly and indirectly</b>	
Direct Reports	N/A

<b>Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.</b>	
<b>Internal:</b> <ul style="list-style-type: none"><li>• Head of departments</li><li>• Relationship Managers</li><li>• IT &amp; Operations</li><li>• Digital Banking</li><li>• Legal Department</li><li>• Branch Teams</li><li>• Marketing &amp; Communications</li><li>• Customer experience</li></ul>	<b>External:</b> <ul style="list-style-type: none"><li>• NCBA Group</li><li>• Customers</li><li>• Regulators</li><li>• Vendors</li></ul>

<b>Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make</b> <i>(Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.</i>
<ul style="list-style-type: none"><li>• Business Decisions –N/A</li></ul>

<b>Work cycle and impact: time horizon and nature of impact (Planning)</b> <i>(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1month – 3 months, 3-6 months, 6-12 months, above 1 year)</i>
<ul style="list-style-type: none"><li>• 1 month - Sales volume</li><li>• 3 months - Income observation</li><li>• 3-6 Months – Target Revise</li><li>• 6-12 months – Target Closure</li></ul>

<b>Ideal Job Specifications</b>
<ul style="list-style-type: none"><li>• Ability to translate the Bank's strategy into business programs for other Business Divisions.</li><li>• Strong analytical and problem-solving abilities.</li><li>• Customer-centric mindset with attention to user experience.</li><li>• Project management and coordination skills.</li><li>• Excellent communication and stakeholder engagement skills.</li><li>• Ability to work cross-functionally and manage multiple priorities</li></ul>

### Core Value Behaviours (Performance Drivers)

#### 1. Driven

- **Passionate**, make **bold decisions** and **learn** from failures.
- Seek **new challenges** and appreciate **different views** constantly raising the bar.
- Explore **full potential**.

#### 2. Open

- Interactions are **candid, honest** and **transparent**.
- **Listen** to each other and our clients.
- **Inclusive** and always **respect** each other.

#### 3. Responsive

- **Proactive**, **act quickly** and **resolutely** to deliver results.
- Put our **customer's interests** at the heart of all that we do.
- Keep it **simple** and seek new ways to **improve**.

#### 4. Trusted

- **Trusted partners** do what is morally right always.
- Keep our **word**.
- **Accountable**
- **Believe** in each other.

### Ideal Job competencies

#### Technical Competencies

- Bachelor's degree in business, IT, banking or related field – Upper Second or GPA 3.0
- Minimum of 3-5 years' experience in digital banking, product management, or e-channels
- Good understanding of cards, mobile banking, internet banking and electronic payment systems
- Knowledge of digital trends, Fintech landscape, and regulatory environment