JOB DESCRIPTION Risk and Compliance Officer

POSITION	RISK AND COMPLIANCE
REPORTS TO	GROUP RISK AND COMPLIANCE OFFICER
DEPARTMENT	RISK AND COMPLIANCE
CONTRACT TYPE	1 YEAR
WORKSTATION	TANZANIA
OVERALL PURPOSE	 The Risk and Compliance is responsible for developing and maintaining a risk management framework for the Company. The person will Oversee the growth and implementation of a world-class payments compliance program that operates to effectively identify and mitigate potential risk and embed the highest standards of compliance. The person is responsible for assessing the needs, implementing and maintaining risk processes and systems for the organization and building a risk and compliance culture.



• **Risk and Compliance** o Design, implement and monitor appropriate policies, procedures, controls and monitoring to ensure enterprise-wide payments compliance with applicable internal and legal standards (e.g. KYC/KYB, AML, OFAC, Account Verification).

- o Conduct Periodic risk assessments to identify key risks, and to ensure program effectiveness and risk mitigation through continuous iteration and improvements to payments compliance policies, procedures and infrastructure.
- o Ensure effective monitoring and testing to ensure compliance, including transaction monitoring and all necessary reporting processes to regulatory bodies and partners.
- o Ensure you and your team are aware of and compliant with Company's policies and procedures at all times and maintain accurate records.
- o Working with legal counsel, conduct analysis of laws, standards, and regulations which may apply or become applicable to management of Payment gateways, including with respect to state licensing laws and regulations, Office of Foreign Asset Control (OFAC) regulations, Anti-Money Laundering (AML) and Bank Secrecy Act (BSA) Know Your Customer (KYC) requirements, CFPB consumer protection regulations, federal Electronic Fund Transfer Act (EFTA)/Regulation E, cryptocurrency, and payment network operating rules. o Manage the resolution of any noncompliance issues arising through the checklist process, spot checks and compliance audits.

• Operational risk management framework

o Mitigate and control the risks that exist at Company within the ORM Framework and beyond.

- o Ensure appropriate steps are taken to identify and remediate violations of payments compliance policies and procedures.
- o Ensure development of a robust Operational Risk Management process that accurately in a timely manner measure the different types of Operational Risk.
- o Ensure timely and continuously review the Operational Risk and Policy; Standards and guidelines.
- o Ensure ongoing review of KYC documentation, information and due diligence search for new and existing clients:
- Ensure the compliance/Risk register is updated in consultation with Legal Department with reports to the Board and senior management
 Monitor implementation the recommendations of the internal audit, external audit and the Board's Audit and Risk Committee;

Key Responsibilities

	 Team Management and collaboration o Liaise with Government agencies and other regulatory bodies with regards to national standards and relevant guidelines. Manage and maintain new and ongoing licensing compliance, including managing regulatory examinations, applying for new licenses, and responding to requests from regulators and maintenance of regulator relationships. Training to ensure awareness, understanding and compliance with company policies and procedures, laws, and regulations. Create, manage and maintain metrics to monitor team and program effectiveness, prepare reporting and ensure management has visibility of the health of the Payments Compliance program.
Key qualifications and Competencies.	 Bachelor's degree in Business, finance, audit or any other related field. Compliance practitioner preferably in the financial services. ACAMS Certification, or other similar memberships. Program management experience Knowledge of AML regulations Advanced skills with use of Excel, SPPS, Visio, PowerPoint etc. are desirable
Personal Attributes	 Ability to review a range of scientific, engineering and other technical reports from industry and consultants. Critical problem Solving Skills. Ability to analyze and interpret information quickly. Ability to multi task in a challenging environment.
WORKING RELATIONSHIPS	 Finance Operations Technical Team Human Resources

JOB DESCRIPTION CLIENT SERVICE AND BUSINESS DEVELOPEMENT

POSITION	CLIENT SERVICE AND BUSINESS DEVELOPMENT OFFICER
REPORTS TO	СЕО
DEPARTMENT	COMMERCIAL OPERATIONS
CONTRACT TYPE	1 YEAR
WORKSTATION	TANZANIA
OVERALL PURPOSE	The role of client service individual involves providing support, addressing the customers' needs and maintaining positive relationships to encourage repeat business and loyalty. The business development lead will be expected to drive growth and expand the business.

Business Development o Provide expertise to deliver sales targets on all company's product lines for business retention, sustainable growth and profitability. o Analyze potential opportunities and develop business plans to ensure that all the business development opportunities are optimized. Develop sales and marketing budget in line with strategy for board approval. o Work closely with Risk and compliance department to identify and mitigate commercial risks across all areas of the business. o Establish partnerships with key stakeholders for effective business relationships and networks within industry and other relate sectors. To oversee and conduct market analysis of the industry and adjust marketing strategy to meet changing customer, market and competitive conditions. o Represent the Company in dealing with clients and other stakeholders on all commercial matters. Create sustainable strategies for customer acquisition, develop team targets and manage the implementation of the strategies. o Work with other team members to achieve customer retention by providing efficient customer service and ensuring a robust aftersales process to deliver strong customer engagement. Participate in contract negotiation with clients and be the central point of contact for contracts under execution. o Review and analyze currently ongoing projects and develop ways to Kev improve the current deployment. Responsibilities **Client Service** o Act as the primary point of contact for clients, addressing their questions and concerns promptly and professionally o Build and maintain strong client relationships through effective communication and problem solving Collaborate with internal teams to ensure client needs are met and products/ services are delivered as promised o Manage and reduce customers/clients churn o Collecting customer feedback to help improve the products and services

	Train the customers on new products and changes
	Strive to meet and exceed customer's satisfaction goals and performance metrics
Key qualifications and Competencies.	 Business, Relationship management or marketing-related degree or equivalent professional qualification. Experience in all aspects of developing and managing business development strategies. Experience in managing and leading high performance management teams to achieve significant sales revenue targets. Credible and confident communicator with a high level of discretion and personal integrity. Experience in managing digital financial services and Mobile money will be an added advantage. Proficiency in using CRM software

Keep detailed records of client's interactions

Personal Attributes	 Business Intelligence Negotiation skills Research and analytical skills Communication and Interpersonal skills Ability to deliver targets within tight deadlines.
WORKING RELATIONSHIPS	Customer ServiceFinanceTech

JOB DESCRIPTION Customer Relations and Excellence

POSITION	CUSTOMER RELATIONS AND EXCELLENCE EXECUTIVE
REPORTS TO	GROUP CUSTOMER RELATIONS & EXCELLENCE OFFICER
DEPARTMENT	CUSTOMER EXPERIENCE
CONTRACT TYPE	1 YEAR
WORKSTATION	TANZANIA
OVERALL PURPOSE	The role involves overseeing day to day operations, setting and monitoring performance goals and ensuring that customer issues are resolved promptly and effectively.

- Customer Support o Manage the daily running of the call center including effective resource planning and applying call center strategies and operations.
 - o Investigate and solve customers' problems, which may be complex or long standing, in a prompt and effective manner.
 - o Ensure all customer interactions meet established service standards.
 - o Identify inefficiencies and develop strategies to improve customer service processes
 - o Design and implement customer feedback mechanisms to drive continuous improvement
 - o Collaborate with other departments to enhance customer experience.
 - o Implement and maintain customer service best practices.

Performance Management o Assisting in the formulation of targets for individuals and team, and setting of the KPIs according to company and department policies and requirements.

- o Analyze the team performance data and implement improvement as necessary
- o Create and maintain reports on team and individual performance.
- Team collaboration o Work in collaboration with the other customer service representatives
 - o Set clear performance expectations and provide ongoing feedback and coaching.
 - o Foster Positive and collaborative work environment.
 - o Keep the team updated on product knowledge and customer service best practices.
- Compliance and Quality Assurance o Keep accurate records of discussions or correspondence with customers and generate different reports.

o Ensuring adherence of other team members to customer service standards, policies for call Centre attendance, and other established procedures.

- o Implement quality assurance procedures to ensure service standards are met
- o Perform regular audits and reviews of customer interactions. o Training staff to deliver high standards of customer service.
- o Should have the ability to create and monitor social media content and activities.
- o Prior experience in a financial institution is an added advantage.

Key qualifications and Competencies.

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Responsibilities

- Possess a University Degree in Business field or any related field.
- Prior experience in Customer Experience Department, working with CRM software where there is use of Omni channel (call, email, chat) are an added advantage.

	 Have at least one (1) year of work experience in a customer service/Experience related field, in a multifaceted high volume contact center delivering quality and quantity in a time sensitive environment. Be digitally literate, proficient with applicable contact center technologies, software applications, phone systems, customer relationship management systems. Knowledge of performance evaluation and customer service metrics.
Personal Attributes	 Analytical and strategic thinking Customer Focused mindset Good interpersonal skills Excellent communication skills and People relations skills Leadership and team management skills
WORKING RELATIONSHIPS	 IT Finance Business Development Customer Success

JOB DESCRIPTION FRONT OFFICE AND ADMIN

POSITION	FRONT OFFICE AND ADMIN
REPORTS TO	HR,CULTURE AND CAPACITY BUIDING HEAD
DEPARTMENT	HR&ADMIN
CONTRACT TYPE	1 YEAR
WORKSTATION	TANZANIA
OVERALL PURPOSE	The role involves coordinating all the administrative system of the company and the general workflow. The office administrator is responsible in ensuring that the daily office operations are performed in a seamless and efficient manner. The person will also ensure the office is stocked with necessary supplies and that all the equipment is working and properly maintained.



General administrative tasks

- Link between the executive management and the staff.
- Coordinate and plan the staff meetings and record minutes of the meetings.
- Handling calls (inbound & Outbound)
- Maintain appointment diary (Electronically & Physical)
 Maintain contacts of all correspondences.
- Filing of all official documents, job applications and Cvs, Minutes, Memos and HR Forms.
- Managing office budgets and tracking expenses related to office supplies and services.
- Book travels and conferences
- Compile reports and file copies of the reports.
- Manage all the Merchandise.

Key Responsibilities

- Liaise with service providers including utilities e.g (telephones, water and electricity);
- Servicing and maintenance of office equipment (including telephones, computers, photocopying machines, etc.). Reception and office support
- Provide a high level of service for the SasaPay guests/visitors on their arrival and departure.
- Responsible for checking identification of all visitors.
- Capture information / walk in on RMS
- Answering phone calls from customers and all callers in a courteous and respectful manner whilst providing accurate information.
- Attend to all incoming calls and transferring appropriately and timeously.
- Compiles and maintain an up to date telephone directory of numbers and addresses.
- Effectively manage customer complaints.
- Maintain professional presentation of the reception area.
 Manage board room bookings

 Maintain office supplies inventory as well as Managing and issuance of office assets: computers, desks etc.

Compliance

- Ensure compliance with all the regulatory bodies.
- Renewal of Company licenses.
- Enforce adherence to company policies and procedures and the corporate Code of Conduct.

Key qualifications and Competencies.	 Diploma or higher National Diploma in management, secretarial, administration or equivalent. Computer literate with advanced skills in Microsoft Office software Proven experience of office administrator, office assistant or similar administrative role. Excellent presentation with a professional and friendly disposition. A team player with the ability to work well under pressure and manage a busy telephone system with multiple lines and extensions. Ability to maintain a high standard of professionalism to both internal and external customers. Attention to details
Personal Attributes	 Excellent written and verbal communication skills. Time management skills. Ability to handle pressure. Ability to deal with difficult clients, customers and staff.
WORKING RELATIONSHIPS	 All departments Clients/Visitors

JOB DESCRIPTION HR, CULTURE AND CAPACITY BUILDING OFFICER

POSITION	HR, CULTURE AND CAPACITY BUILDING OFFICER
REPORTS TO	GROUP HR, CULTURE AND CAPACITY BUILDING
DEPARTMENT	HR AND ADMIN
CONTRACT TYPE	1 YEAR
WORKSTATION	TANZANIA
OVERALL PURPOSE	The HR, Culture and Capacity building is responsible for shaping and fostering the organizational culture, driving engagement, and building the capacity of employees. The person is Responsible for coordinating all HR and administrative activities related to the organization's personnel. The role is critical part in creating a positive work environment, fostering growth and development and aligning the organization's culture with strategic goals.



Workforce Management

- Contribute to the development and review of Business Plans/Strategies for the departments. Support and guide the departments in the proactive implementation of HR policies and procedures.
- Using available workforce data, monitor, review and support in implementing sustainable business strategies while managing staffing risks and issues as well as opportunities for future improvement. Support business strategies and develop action plans.
- Coordinate Human resources planning, including identifying capacity and skills requirements for the core strategic demands and develop human resources plans accordingly.
- Ensure proper execution of the Company's performance management process; cultivate development of a performance driven culture to improve and manage employee expectations and ensure transparency in performance standards.
- Effectively manage the talent acquisition process, which may include recruitment, interviewing, and hiring of qualified job applicants, collaborate with departmental managers to understand skills and competencies required for openings.

Key Responsibilities

Policy management

- Liaise with the Head Office to coordinate the development and implementation of relevant HR policies, ensure compliance to Labor Laws, and support their roll-out, dissemination and implementation to align with the growing organizational needs and requirements.
- Maintain compliance with local employment laws and regulations and recommended best practices; review policies and practices to maintain compliance across the business.
- Create and review as agreed, a compensation strategy for all employees based on factual market research, pay surveys and other credible data available.

Employee welfare and Support

- Work with the management team to identify opportunities for productivity improvements, via review of organizational structures, streamlining of business processes, and continuous improvement.
- Provide technical HR advice in response to staff policy inquiries, requests, basic employee relations issues and exit management.
- Provide training on tools and resources to support and strengthen organizational operations.
- Maintain knowledge and create awareness of trends, best practices, regulatory changes, and new technologies in human resources, talent management, and employment law across the business. Assist as intermediary, when needed, with statutory labor counsel.
- Manage employee relations, including conflict resolution, disciplinary actions, grievances procedures.
- Ensure a positive and inclusive workplace culture.

Training

- Assess the need for talent in relation to the current and future business, including the need for specific competencies, knowledge and skills and experience to enable the business to achieve its strategic objectives.
- Assist in developing, promoting, and implementation of the full range of workforce, succession planning and talent management strategies that will support the delivery of business requirements.
- Liaise with departmental heads to develop and implement staff learning for capacity and skills building, in order to support the strategic delivery of company goals.
- Assist in creating the learning and development programs and initiatives that provide internal development opportunities for employees in order to improve productivity of staff.

Administration and Operation tasks

- Maintain and monitor the integrity of employee data using available systems and platforms.
- Maintain the staff files both physically and in the available HR system
 Managing staff leave and updating the records within the CRM system.
- Manage and ensure amicable resolutions to arising disputes, conflicts and other disagreements which occur within the office and are likely to affect performance.
- Prepare, document, and actualize disciplinary proceedings as and when required.
- Ensure development of monthly, and quarterly reports as well as HR budgets both for statutory reporting and internal consumption.
- Any other responsibilities that may be assigned to the job holder by the supervisor from time to time.

Key qualifications and Competencies.

- Bachelor's degree, augmented with a Higher Diploma or a Certified Human Resource Professional (CHRP-K) or equivalent (e.g. SPHR, SHRM) from a recognized institution.
- Two (2) years' experience in the HR Profession;
 Member of the HR professional body.
- Demonstrated experience working with HR leadership to implement process improvements, policies and HR programs.

Personal Attributes	 Strong ethical and integrity standards Analytical and strategic thinking Excellent communication and presentation skills.
	 Adaptability and a commitment to continuous improvement. Confidentiality and mutual respect HR service excellence
WORKING RELATIONSHIPS	All staff, Board of Directors, Suppliers

JOB DESCRIPTION PRODUCT DESIGN AND DEVELOPMENT OFFICER

POSITION	PRODUCT DESIGN AND DEVELOPMENT OFFICER
REPORTS TO	СЕО
DEPARTMENT	PRODUCT DEVELOPMENT AND INNOVATION
CONTRACT TYPE	1 YEAR
WORKSTATION	TANZANIA
OVERALL PURPOSE	The individual is responsible for leading a team of designers and overseeing the design process for all products developed in the company. The person is in charge of defining the design strategy for the company's products. This includes establishing design principles and guidelines that ensures products are consistent in their design and functionality.
Key Responsibilities	 Developing and executing a product strategy that aligns with the company's overall goals and objectives. Overseeing the development process to ensure that products developed are efficient and according to specifications. Leading the design team in creating products concepts, prototypes, and designs that are user friendly, visually appealing and aligned with customer needs. Collaborate with various department to ensure the product aligns with business goals and meets customers' needs. Responsible for managing product development projects, including setting timelines, budget and milestones to ensure products are delivered on time within the budget. Manage budgets and resources allocated for product design and development Conduct research to gain insights into customer needs and preferences, which can inform the product design and development process. Collect and analyses customer feedback to make continuous improvements to products. Identify new opportunities and technologies that can be leveraged to enhance existing products or create new ones. Manage the entire product lifecycle form ideation and development to launch and ongoing updates. Ensure the product meets the quality standards and conduct tests and quality assurance activities. Be up to date with the current market trends. Identify potential risks and challenges in product development and create mitigation plans. Define and generate performance indicators (KPIs) to measure the success and impact the product.



Key qualifications and Competencies.	 A degree in computer Science/ Product Development Basic software development skills UI/UX Skills
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Personal Attributes	 Ability to Conduct market research. Knowledge of user experience best practices Understanding of web/software/product development Product design Writing technical specs and requirements
WORKING RELATIONSHIPS	Tech TeamCustomer ServiceSales Team

JOB DESCRIPTION SOFTWARE DEVELOPER

POSITION	SOFTWARE DEVELOPER
REPORTS TO	GROUP IT HEAD
DEPARTMENT	INFORMATION TECHNOLOGY (IT)
CONTRACT TYPE	1 YEAR
WORKSTATION	TANZANIA
OVERALL PURPOSE	A software Developer is responsible for designing, developing, testing and maintaining software applications and systems.
Key Responsibilities	 Software Development: Develop, test, and maintain high quality code in one or more programming languages, ensuring the software meets functional and performance requirements Write, test and maintain code for software applications, ensuring high quality, scalability and performance. Write clean, efficient and maintainable code in one or more programming languages, such as C++, Python, Java script etc Identify and resolve software defects and issues reported by quality assurance or end users, and implement necessary updates and patches. Use version control systems (e.g. GIT) to manage source code and track changes collaboratively. Develop and execute unit tests, integration tests and user acceptance tests to ensure software functionality and reliability. Identify and address performance bottlenecks and optimize software for speed and efficiency. Participate in code reviews to maintain code quality, share knowledge, and promote best practices within the development team. Work closely with cross functional teams including designers, product managers and other developers to ensure software projects align with business objectives and user requirements. Enhancing applications by identifying opportunities for improvement, making recommendations and designing and implementing systems. Demonstrate high level of team work. Keep up to date with industrial trends, emerging technologies and best practices in software development.



Key qualifications and Competencies.	 Bachelor's degree in Computer Science, Telecommunication, engineering, IT or any other related field. Experience in mobile money systems Proficiency in one or more programming languages and development
	frameworks. • Software development skills. • Analytical and problem solving skills
	 Ability to manage complex projects and multi-task. Proactive and self-motivated Proficient in Word, Excel, Outlook, and PowerPoint.

Personal Attributes	 Knowledge and interest in computer system and current technology. Good interpersonal skills Good communication skills: ability to communicate complex procedures to other colleagues. Ability to work under pressure. Strong work ethics. Positive attitude
WORKING RELATIONSHIPS	 Product innovation and Development Customer service Commercial operations

Send your CV or Portfolio to;-

mendealtd@gmail.com

Deadline: 16 November 2023.