



Channel Manager (1 Position(s))

Job Location :
Southern Zone

Job Purpose:

Responsible for making sure the bank covers the ground with the right mix of channels (NMB Wakalas, ATMs, Branches, CCPs, Mobile banking, etc.) in a manner which will competitively optimize revenue and minimize costs.

Main Responsibilities:

- Ensure there is a unified (common goal) strategy for a mix of channels required in the zone with the aim of achieving high revenue and minimal costs of operations taking into account population, GDP, competition, etc.
- Conduct a detailed monthly performance review of channel mix per location from the zone level, region level, district level, and ultimately to ward level; and present what the numbers indicate, for the bank to make informed channel decisions.
- Acquire on-ground market insights, dynamics, competition, opportunities and come up with plans to bridge the gaps in the market and ensure NMB's leadership in footprint, channel offerings and reliability
- Keep a zonal dashboard of channels (Branch, ATMs, Wakala, Mobile, Internet) paired with competitor channels per location; and monitor usage, visibility, and incidences
- Work with Physical Channels Distribution Managers at HQ in assessing physical channel changes (Branch, ATM, CCPs) proposed by branch network by making physical visits backed by documented visit reports with action recommendations
- Ensure the ATMs maintain their targets for Cash availability, Uptime, and Transactions for all branches in the zone; and coordinate the fixes timely whenever necessary.
- Drive revenue of channels by ensuring the zone reaches its targets for activated ATM cards and Mobile banking registrations; and ensuring accounts are opened around existing Wakalas locations.
- Drive NMB Wakala distribution strategy in the zone through coordinated initiatives with branches in order to ensure agents are recruited in optimal, strategic locations so that the bank gets profitable agents at the right locations
- Ensure that agents get optimal support for their POS device operations be it replacements, troubleshooting, repairs, effective SIM cards, stationeries, software updates, etc.

- Ascertain and approve optimal POS reallocations, terminations for underperforming agents, pointing Super Wakala, pointing Wakala Cash Collection Points (CCP) based on thorough assessment of agents' business strengths.
- Support other business units through customized solutions provided by agents for in-demand scenarios such as Wakala CCP placements, fee collections at exhibitions and events, etc by ensuring channel readiness to support and execution.
- Organize and run thorough and effective Road show campaigns and Wakala Seminars across the zone for AML trainings, business dialogues, updates, feedback, etc.
- In liaison with branches, monitor and coordinate initiatives and activities to ensure every single agent on ground is compliant to regulations, procedures, controls, customer service, and operational KPIs.
- Maintain a healthy professional relationship with landlords, aggregators and agents especially based on categories and their critical levels, even if when they are supported in socio media platforms.

Knowledge and Skills:

- Strong Business acumen
- Agency network growth and support
- Solution oriented and agility
- Teamwork
- Reporting and presentations Skills
- Strong interpersonal and negotiation skills
- Microsoft Office proficiency
- Capable and experienced of driving vehicle with minimum of driving license Class D
- Demonstrated ability to communicate, present and influence credibly and effectively at all levels of the organization.
- Proven ability to drive initiatives from plan to closure.
- Ability to build and motivate teams.

Qualifications and Experience:

- Bachelor's degree or its equivalent in Banking, Finance or Business-related fields.
- Minimum 5 years' experience in driving profitability in Agency network and increasing footprint in the Banking industry or Mobile Network Operator (MNO)
- Prior experience in the field operations relating to building an agency network

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Female candidates and people living with disabilities are strongly encouraged to apply for this position.

NMB Bank Plc does not charge any fee in connection with the application or recruitment process. Should you receive a solicitation for the payment of a fee, please disregard it.

Job opening date : 31-Oct-2023

Job closing date : 14-Nov-2023

Senior Digital Products Manager (1 Position(s))

Job Location :

Head Office, Hq

Job Purpose:

Responsible for business processes and digital offerings including Value added services (VAS) of all retail digital channels; striving for cheapest alternative service delivery, with the aim of delivering best self-service user experience which drives usage and revenue of digital products.

Main Responsibilities:

Digital Business

- Build, refine and review business models for Digital distribution channels.
- Develop and negotiate strategies and positions by studying integration of new ventures with company strategies and operations, examining risks and potential opportunities, and estimating partner's needs and goals.
- Carry out continuous market intelligence on Retail digital Products, new technologies, consumer behaviors; and recommend product improvements.
- Provide statistics and periodic reports to aid in management decisions and promote digital banking and financial inclusion national agenda.
- Drive Non-Interest Income initiative to ensure the income generated by digital channels is in accordance with the approved budget and advising product teams and sales teams.

Digital Channel life Cycle Management

- Manage interactions with Retail and Wholesale business teams as well as ICT team to understand and translate market requirements / new products into innovative product solutions that meet customer expectation as well management strategic objective.
- Present new products and services and enhance existing relationships.
- Work with technical staff and other internal teams to meet customer digital needs.
- Fully arrange and participate in internal and external client debriefs.
- Submit monthly analyzed digital performance reports and keeping accurate, consumable data for forecasts.
- Lead the introduction of new digital services and improvements and evolution.
- Ensure that initiatives are completed on time and as per business case, that stakeholders' expectations are met, and that resources are efficient.
- Conduct feasibility studies by attending industry functions, such as association events and conferences, and provide feedback and information on market and creative trends.
- Deliver internal and external projects representing business, ensuring availability, recoverability, high performance in a risk management manner.

Value Added Services (VAS)

- Strategic development of VAS that may be consumed by customers outside the Branches i.e., ATMs, Mobile Banking (USSD, APPs, NFC, Tokenization and Digitization) and Internet Banking
- Responsible for MNOs and Aggregators joint products and relationship management to ensure reliable services and availability of services all the time.

- Responsible for additional billers, performance, monitoring and their management to ensure the operations is in line with MoU and SLAs.
- Support ICT, operations and other relevant departments during integrations and business management with vendors.
- Work with the Risk team to ensure that exposure on VAS related products is within tolerable risk level by fully engaging them during approval processes.
- Regular review and monitoring of virtual accounts and collections accounts which power MNO Collaborations for proper limits and approvals

Knowledge and Skills:

- Business understanding of commercializing technological innovations for opportunity.
- Behavioral Building a Successful Team, Collaboration, Communication, Innovation, Strategic Decision Making

Qualifications and Experience:

- Bachelor's degree or its equivalent in Banking, Finance or Business; with strong IT skills gained either through study or research.
- Minimum of 5 years' experience in Digital/Mobile Financial services.
- Prior exposure to alternative channels institutions would be an added advantage.

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Senior Manager; Agency Banking system Support. (1 Position(s))

Job Location :

Head Office, Hq

Job Purpose:

To ensure smooth Agency Banking operations, to maintain high service availability.

Main Responsibilities:

System Availability

- Responsible for operational routines to maintain a high level of quality and availability of Agency Banking Platforms.
- Ensure the whole Agency Banking Infrastructure is stable, reachable/accessible and operates as expected.
- Ensure all Agency Banking servers are maintained regularly and propose upgrades if needed.
- Ensure that all Agency Banking nodes, applications, products, and associated processes are compliant with Internal Controls, AML, BOT, etc.
- Strategic Planning for Agency Banking Systems to meet agreed NMB targets with focus on quality.
- Generation of capacity, KPI tracking and project progress reports weekly and monthly in a timely manner
- Perform System capacity and resources utilization management. End to end capacity dimensioning to ensure expansion is done timely and report is prepared and submitted to Head of department at least once per quarter.
- Perform OAM and or Health check and prepare and send out the report on daily basis.

Service Availability

- Responsible for the overall upkeep and management of all existing and future Agency Banking services, Products, and their integration to the company operations.
- Ensure all services like deposit, withdrawal, bill payments, account opening etc are working as expected.
- Provide first level and second level Agency Banking support and escalate to level 3 (need further investigation from vendor) for all services like deposit, withdrawal, bill payments etc.
- Re-classify problems into level 3 (need vendor support) and initiate change request to be approved by team leader and subsequently product vendor /owner.

Network Availability

- Monitor network SIM cards data usage, bandwidth usage and their up time/availability.
- Ensure no agent fails to transact due to data depletion or failure to renew bundle.

Monitoring

- Monitor trend of traffic of all services including agent services timely in different parameters of minutes, hour, and day with transaction status of success vs failure.
- Monitor services at Terminal management level (TMS) eg USSD sessions timeouts, devices wrong passwords attempts, rejected transactions requests at terminal level.
- Continuous transaction monitoring

- Ensure all Agency Banking services and equipment are integrated with monitoring system.
- Ensure all platform KPIs are Realtime monitored through the monitoring systems.

Knowledge and Skills:

- Substantial diagnostic and troubleshooting skills.
- Knowledge of Database Management systems Microsoft SQL Server, MySQL, Oracle
- Knowledge of Microsoft Windows Server, Red Hat Enterprise Linux (RHEL) and /Or Unix Solaris Operating System
- Knowledge of Service Oriented Architecture is an added advantage.
- Conversant with the following Omni-Channel systems
 - i.Tanzania Agency Banking landscape
 - ii.Bills payment and collection networks like; GePG, AZAM, Dangote, SARIS.
 - iii.Point of Sale (POS) terminals and associated technologies.
 - iv.Mobile Network Operators – Networks.
 - v.Enterprise Service Bus (ESB), with its Integrations with 3rd party business partners (MNOs, utility providers, billing systems, etc.)

Qualifications and Experience:

- Bachelor's degree in Computer Science or related academic field.
- At least 5 years of relevant work/management experience in systems support, incident & problem management
- Technical interaction with vendors, contractors, and other stakeholders.

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