



**POSITION: CHANNELS OPERATIONS OFFICER**  
**DEPARTMENT: NEW BUSINESS VENTURES**  
**REPORTS TO: MANAGER-FINANCIAL OPERATIONS**

## **JOB PURPOSE STATEMENT**

New Business Ventures is mandated to diversify the CBA target market with a proposition that targets a complementary consumer mass market and the micro and small enterprise (MSE) market. NBV shall operate in all countries that CBA is licensed to offer banking services, and shall also operate through partners in other countries that CBA may not have a banking presence.

NBV currently operates in Kenya and Tanzania and has recently signed up a mandate with MTN Group to operate mobile-centric retail banking services in Uganda, Rwanda and Ivory Coast by October 2015.

In addition, CBA through NBV was shortlisted as one of the four partner Banks who will work with MasterCard to issue and drive uptake of the Huduma Smart Card, which will be used by citizens to pay for state services as well as disbursement of funds by the government. The project deployment date is October 2015. NBV is also currently developing the Loop product which is set to be rolled out in Kenya, Rwanda and Uganda.

The Channel Operations Manager will provide the vital operational strategy and ensure NBV Channel Services' overall success and profitability. The incumbent's primary responsibility is to develop and implement integrated operations and internal evaluation strategies and to ensure optimal service standards to customers over the channels that NBV shall operate. The role also involves planning, maintenance schedules, new installations and upgrades to ensure minimum disruption to the business.

The Manager has full responsibility of channel operations, from providing daily direction to support functions and centralized operations centers to ensuring NBVs servicing procedures and methods are best in class and compliant with Bank and best practice standards. The role shall manage the Channel Operations function which covers card production, authorization, payment processing and customer service. Credit risk and fraud management is an essential part of the job.

## **KEY RESPONSIBILITIES**

- Consistency of high quality of Channel Operations (50%)
- Minimization of credit risk and prevention of card fraud losses (20%)
- Quality of leadership throughout the Channel Operations which translates into conducive work environment and employee satisfaction (10%)
- Adequacy of personal and staff competence to effectively perform Channel Operations tasks (10%)

- Effectiveness of Channel Operations structure and systems (policies, processes, procedures and tools) in achieving compliance requirements, optimal efficiency, resource utilization and cost containment (10%

## **COMPETENCE REQUIREMENTS**

- Ability to make decisions independently and obtain maximum staff performance
- Leadership to nurture and sustain employee satisfaction; and to manage changes.
- Performance Management to optimize employee productivity.
- Organization development to effectively structure the Channel Operations section for optimal performance.
- Knowledge and experience in modern channel operations practices and channel industry to provide guidance on quality improvements and business changes.
- Technical skills to effectively perform or guide performance of Channel 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.

## **QUALIFICATIONS AND EXPERIENCE REQUIREMENTS**

- University degree.
- 4 years of Channel Operations experience.
- 2 years' experience managing a team.
- Demonstrated track record of determining and executing on process efficiencies designed to improve workflow and client experience.
- Proven successful project management and organizational skills, including creating and managing work plans, resolving issues, etc.
- Full and extensive knowledge of PCI, MasterCard Rules and Obligations, Compliance regulations and chargeback reason codes.