



PostBank is a Commercial Bank that is committed to fostering prosperity for Ugandans. The bank is growing and giving opportunity for its employees and the public. PostBank is in need of a competent and achievement driven professional to fill up the below role that has fallen vacant.

POSITION DESCRIPTION

JOB TITLE: PRODUCT LEAD CARDS AND SCHEMES (Readvertised)

REPORTS TO: HEAD FINTECH PRODUCTS

JOB PURPOSE

The job holder is responsible for the development and execution of strategies that provide customers with products that meet their scheme card-based needs. He/she is responsible for the bank's card business (Card Issuance, ATMs, and Ecommerce). The role includes developing business cases for new products and process improvements to enhance the bank's competitiveness. It also involves identifying new trends, evaluating major competitors, and formulating strong business propositions.

KEY RESPONSIBILITIES / KEY DELIVERABLES

- Manage the end-to-end project implementation of new card schemes like VISA and enhancement of existing card schemes like UPI.
- Recruitment of profitable new business and establishment, management, and development of long-term, profitable relationships, ensuring the provision of first-class customer service and maximizing business opportunities for card products to achieve
- Champion card products development, enhancements, and new features/functionality that deliver best-in-class solutions, leading to optimum customer service, quality, accuracy, and responsiveness.
- Act as an enabler to branch staff, especially Branch Officers/Customer Service Champions, by providing them with the tools and information needed to optimise card issuance, sales, and card usage via ATMs.
- Monitor sales performance on a daily, weekly and monthly basis and provide expected results and reports to management.
- Develop and recommend new policies, as well as revisions to existing ones, such as standard operating procedures and internal guidelines—in relation to the card business and products, while ensuring 100% compliance.
- Manage projects within the approved methodology, time scale and budget, meeting bank's standard for audit, compliance and financial reporting.
- Manage assigned new and enhanced products throughout their development life cycle to meet client-specific requirements.
- Train staff, customers and other stakeholders on products, services and delivery
- Ensure compliance to all Visa and other card schemes provider's standards.
- Ensure 90% transaction success rate of all card transactions.
- Perform quality of service field checks on key merchants and all branches to assess their service experience and address identified service gaps. Coordinate with frontline teams and the Contact Centre to ensure quick customer responses and drive high levels of customer satisfaction.
- Continuously scan the business environment for new opportunities or threats and act appropriately.
- Monitor competitor banks in the market, staying abreast of their new product offerings and service developments, assessing the threat to our business and planning remedial actions to maintain a competitive edge in customer experience while transacting at merchants, e-commerce, ATMs, and within the card business nationwide.
- Stakeholder management of the card schemes and all partners/vendors related to the card business, including but not limited to the ATM switch vendor, card management system vendor, card schemes vendor, plastic card printing vendors, and others.

BUSINESS BEHAVIOURS

- Passion: Committed to excellence, deliver outstanding results and make a positive impact for our customers and stakeholders.
- Teamwork: Collaborates, mutual respect, and diverse perspectives, to achieve shared success and deliver greater value to the Bank.
- Integrity: Uphold honesty, transparency, and accountability, ensuring ethical practices in every action.
- Innovation: Embrace creativity and forward-thinking, continually seek new solutions to enhance customer experience and drive business growth

QUALIFICATIONS, EXPERIENCE AND COMPETENCIES REQUIRED

- Bachelor's Degree in any business or IT related field with at least 3 years of banking experience within the card payments space.
- Proven good understanding and experience managing multiple card schemes (UPI and
- Proven good project management capabilities.
- Proven track record in development and management of banking products and
- Good knowledge and understanding of card issuance processes and payments (issuing and acquiring perspective).
- Good understanding of product development and marketing principles.
- Business and Industry awareness within the DFS space, with attention to the card
- Strong business acumen and proven record of revenue generation initiatives.
- Good interpersonal skills necessary for collaboration with other teams for implementation of activities.
- Team player and ability to work with minimum supervision.
- Strong analytical, product management, problem- solving, decision-making, financial management and budget planning skills.
- Ability to work with IT personnel to articulate business requirements.

THE FOLLOWING DOCUMENTS SHOULD ACCOMPANY THE APPLICATION

Cover letter, Detailed CV, and Copies of academic documents all as one file.

MODE OF APPLICATION

- Online applications addressed to Chief People & Strategy Officer, PostBank
- Send application to hr@postbank.co.ug with job title as subject.
- Closing Date: Tuesday 22nd April 2025 at 5:00pm.
- Only shortlisted candidates will be contacted.

PostBank Uganda Ltd is an equal opportunity employer.



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