



General:
Job Title: Senior Manager, Innovation Department/ Division: Payments Number of Vacancies: 1
Basic Purpose:
Senior Manager Innovation is responsible for the strategic development, optimization, and innovation of the bank's payment channels, ensuring seamless, secure, and customer-centric digital payment solutions. This role focuses on driving revenue growth, enhancing customer experience, and identifying emerging payment trends and technologies to maintain the bank's competitive edge.
Main Duties and Responsibilities:
Payments Channels Management <ul style="list-style-type: none">• Oversee the bank's digital and electronic payment channels, including mobile banking, internet banking, ATMs, POS, agency banking, and other payment platforms.• Ensure optimal performance, uptime, and efficiency of all payment channels to enhance customer satisfaction.• Monitor transaction volumes, costs, and revenue generated from various payment channels, implementing strategies to improve profitability.
Innovation & Product Development <ul style="list-style-type: none">• Drive and support the development and implementation of new payment solutions, leveraging emerging technologies such as open banking, APIs etc.• Identify and implement improvements in payment processing to enhance speed, security, and reliability.• Collaborate with fintech's, payment service providers, and strategic partners to explore new opportunities in payments innovation.• Stay ahead of industry trends, customer expectations, and regulatory changes to inform product development and strategy.
Strategic Leadership & Stakeholder Engagement <ul style="list-style-type: none">• Develop and execute the payments channels strategy aligned with the bank's overall digital banking roadmap.• Work closely with internal teams (IT, Operations, Risk, Compliance, and Business Development/Transactional Banking) to ensure seamless execution of payment solutions.• Build and maintain strong relationships with external partners, including payment networks, fintech companies, and regulatory bodies.



Compliance, Security & Risk Management

- Ensure all payment channels comply with regulatory requirements, industry standards, and internal policies.
- Collaborate with Risk and Compliance teams to mitigate fraud risks and enhance cybersecurity measures across payment platforms.
- Monitor and manage service-level agreements (SLAs) with vendors and partners to ensure high availability and reliability of payment systems.

Customer Experience & Support

- Enhance user experience by ensuring frictionless and secure payment processes across digital channels.
- Work with the customer service team to address and resolve payment-related issues efficiently.
- Analyse customer feedback and transaction data to improve payment services and introduce value-added features.

KNOWLEDGE, SKILLS, QUALIFICATIONS AND EXPERIENCE:

Skills

- Strategic thinking and problem-solving skills.
- Strong analytical and data-driven decision-making capabilities.
- Excellent stakeholder management and negotiation skills.
- Ability to manage multiple projects and meet deadlines in a fast-paced environment.
- Strong leadership and people management skills.

Qualifications

- Bachelor's degree in computer science, IT or a related field. An MBA will be an added advantage.

Work Experience

- Minimum of 5-7 years of experience in payments, digital banking, or financial technology.
- Strong understanding of digital payments ecosystems, including mobile money, card payments, real-time payments, and emerging fintech trends.
- Experience in managing partnerships with FINTECHs, payment aggregators, and third-party service providers.
- Familiarity with regulatory frameworks governing digital payments, cybersecurity, and financial services.
- Proven ability to drive innovation and lead cross-functional teams in a dynamic banking environment.



To Apply:

Please submit your application quoting the Job title on the subject field
to: TZRecruitment@equitybank.co.tz

Application Deadline: 11th June, 2025.