

General:
<p>Job Title: Senior Manager, Innovation</p> <p>Department/ Division: Payments</p> <p>Number of Vacancies: 1</p>
Basic Purpose:
<p>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.</p>
Main Duties and Responsibilities:
<p>Payments Channels Management</p> <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. <p>Innovation & Product Development</p> <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. <p>Strategic Leadership & Stakeholder Engagement</p> <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.