



## **1. Digital Banking officer**

remote type: Hybrid  
locations: Head Office NBC  
Time type: Full time  
Time left to apply: November 25, 2024  
Job requisition id: R-15969009

NBC is the oldest serving bank in Tanzania with over five decades of experience. We offer a range of retail, business, corporate and investment banking, wealth management products and services.

### Job Summary

To take full responsibility for the successful delivery of customer after Sales support of Corporate digital solutions provided to Corporate clients. Digital Banking Officer specialist will ensure customers are timely onboarded on Corporate digital channels, trained on new features, attended on all digital channels queries, provide on and offsite support to drive adoption of digital channels

### Job Description

Accountability: -35%

Client on Boarding on Digital Channels

- Analyze client needs for Digital Channel onboarding and provide guidance to customer on the appropriate documentation and process to be followed.
- Timely onboarding of Corporate customer on digital solutions, at a minimum assisting client to complete onboarding procedures, initiate internal process to onboard client, follow through and provide feedback to customer on status of onboarding.
- Understand client onboarding Digital channel requirements and translate them to system configurations
- Access on boarding systems for corporate digital channels and initiate client configuration as per client mandate and transactions rules
- Reach out to customers to source additional information to complete client set up

- Follow through approval of client configuration to ensure that the onboarding process is completed in timely fashion.
- Provide necessary updates of status of the process to client during the entire onboarding process
- Conduct on and off sight trainings to corporate customers on digital solutions to ensure thoroughly understanding of customer teams and internal teams is achieved and keep a record of the training
- Respond to customer queries regarding transactions originating from digital banking platforms
- Resolve customer queries on digital platforms functionalities
- Support initiatives to activation and usage of Digital banking solutions

Accountability: -10%

#### Strategic Goals

- Assist Transactional services manager to deliver the Pan-Africa transactional banking strategy in NBC
- Proactively support implementation of the cash management initiatives and customer solutions to ensure minimal impact to customer service disruption
- Participate on new digital platform projects to build knowledge and skills necessary to support customers on new platforms

Accountability: -20%

#### Risk and Compliance

- Maintain proper Governance and controls relating to transactional services product deliveries, which are compliant with Group, Company and Regulatory directives/guidelines.
- Understand thoroughly Transactional Governance in place and ensure deliverables follow the governance
- Understand thoroughly customer service deliverables follow the Governance to handle customer issues

#### Qualifications

Business Improvement Orientation (Meets some of the requirements and would need further development), Digital familiarity (Meets all of the requirements), Enabling team success (Meets some of the requirements and would need further development), Experience in a similar environment, Higher Diplomas - Business, Commerce and Management Studies, Openness to change (Meets some of the requirements and would need further development), Operational administration (Meets some of the requirements and would need further development), Product and/or Service Knowledge (Meets some of the requirements and would need further development), Quality orientation (Meets some of the requirements and would need further development)

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## 2. Consultant Trade Operations

Locations:	Head Office NBC
Time type:	Full time
Time left to apply:	November 28, 2024
Job requisition id:	R-15969374

NBC is the oldest serving bank in Tanzania with over five decades of experience. We offer a range of retail, business, corporate and investment banking, wealth management products and services.

### Job Summary

Delivering exceptional business performance through working as a team which undertakes a wide range of Trade Finance processing and servicing activities.

### Job Description

Business Execution and Performance - 30%

- Lead /guide the team while handling Bank Guarantees, Letters of Credit (LC), Trade Loans and Bills for Collection from time to time by providing guidance on transaction processing including technical solution etc;
- Review and authorize trade transactions booked in the core banking system FCC, and SWIFT platform - Morongwa provided:
- Per customer application request and approved draft (for LC);
- Signed and verified as per customer mandate;
- Screened and passed successful under Third Party Screening Portal (TPS);
- Supported with all necessary documents based on products requirements;
- Supported with valid facility letter and must be within the approved limits.
- Ensure customers account has sufficient balance to cover processing of transaction commission, related charges and /or cash cover (if applicable) before authorizing on FCC and /or Morongwa;
- Manage trade products processes by adhering to operations manual and process maps whereby ensuring that all applications, payments, and claims are dealt with accurately and timely;
- Daily review and print all trade finance related inward swift messages from Morongwa and identify those need be worked upon/responded and assign to maker and follow up for closure;
- Daily review of maturity reports on various products falling under your area such as LC Bills, Import LC, Bank Guarantee, Trade loans, unpaid export bills and advise for settlement or closure for non-performing or expired contract;

- Daily review the Nostro reconciliation report as circulated by the reconciliation team identifying and working on all Trade finance outstanding entries such as liquidated LC Bills, Export proceed etc to ensure they are not outstanding for more than 3 working days;
- Work closely with other units within the Bank such as Business Banking (BB), Corporate and Investment Banking (CIB), Legal, Treasury and Finance including Absa Group counterparties for the consistent achievement of agreed service standards;
- Ensure commissions and charges are collected as per prevailing bank tariff guide or as per customer approved rate furnished in the approved facility letter documents or as will be approved from time to time;
- Provide support to the Line Manager by coordinating the team to ensuring effective teamwork across the Trade Operations Unit;
- Set own personal development goal objectives and completed all required actions to achieve;
- Monitor for proper filing of transactions such as LC, Guarantees, Bills for collection and Trade Loans according to the agreed filing standards and transaction status in the cabinets for future reference and easy retrieval of documents.

#### Innovation and Change -10%

- Support the Business on new trade finance products initiatives including process changes from testing stages (UAT) till implementation as and when the need arises;
  - Provide suggestions to the line manager on process change, improvements (if any) to improve unit's efficient in transaction processing;
  - Continuously look for opportunities to further develop own skills and expand knowledge base;
- #### Customer Service and Stakeholder Management - 30%
- Own and manage Trade Operations queries and complaints under your supervision and ensure they are recorded and resolved conclusively and timely;
  - Monitor Service Level Agreements between the department and other stake holders within the Bank to ensure smooth transactions flow from when received, reviewed for workability to when the limit marking request is sent and marked for execution;
  - Manage the performance of the team and ensure that they meet or exceed agreed service levels (both internal and external), take ownership of overall service performance and accuracy levels in responsibility;
  - Ensure the team performs monthly reconciliation on LC and Guarantee liability, Cash cover and income including Trade loan, import and export Bill volume report and submit to unit team leader for review before circulating to other stakeholders with the agreed timelines;
  - Provide leadership to staff and champion a strong culture of delivering excellent operational and customer service standards;

- Provide support and produce evidence to auditors as and when will be required during internal and external audit activities;
- Agree on set targets and take accountability for the overall achievement of Trade Operations performance objectives for the Team in terms of:
  - Customer experience;
  - Risk and rigor management;
  - Cost Management;
- Controls and Risk Management - 30%
- Ensure all activities and duties are carried out in full compliance with current regulatory requirements, NBC Policies, and procedures together with ABSA Group Standards;
- Ensure compliance to UCP 600, URC 522, URR, URDG758, Foreign Exchange Controls on payments, NBC operating procedure and AML/KYC when handling import and export letters of credit, import and export bills for collection, Trade loans and Bank Guarantee;
- Understand and manage key risk indicators falling under the role and escalate any risk issues in a timely manner;
- Ensure adherence to the Group IT security policy and controls in accessing the system;
- Comply with Operational risk and rigour in respect to protecting our people, customer's assets, and the organization;
- Adherence to the delegated matrix during transaction handling and processing;
- Ensure leave days are fully utilized and handover processes are adhered before proceeding on leave;
- Ensure screening for all eligible trade transaction is done before authorization in the FCC and /or Morongwa also AML check and other sanctions related issues are performed whereby supported by AML checklist attached;
- Ensure valid and approved Customer facility letters for LC ,Gtee ,Avalized bills and Trade loans are available , utilization is verified against aproved limit and Limit is set by RCU before authorization of LC ,Gtee and Trade loans;
- Ensure end of Month reconciliations on letter of credit , Cash cover, Guarantee , Trade loans, and also carry out monthly income reconciliation on LC and Guarantee etc are done.
- Perform any other duty as will be assigned from time to time.

#### Education and Experience Required

- Bachelor's Degree in Banking, Accounting, Finance and Business Administration or related filed;
- At least 6 years Technical experience;
- Management skills would be an added advantage.

#### Knowledge & Skills

- Good knowledge of Banking products and services;
- Proficient in internal computer Operating Systems and Applications;
- Good knowledge of all trade products;
- Knowledge of International rules governing trade operations. Including the UCP600 and, ISP 98, URC 522 and URDG;
- A working knowledge of relevant legislation e.g. KYC, Sanctions Screening, Money Laundering, Service standards, Health and Safety Standards etc;
- Interpersonal skills: enthusiastic and diligent;
- Excellent Customer Service ability

#### Qualifications

Bachelor's Degree - Business Administration, Business Improvement Orientation (Meets some of the requirements and would need further development), Digital familiarity (Meets all of the requirements), Enabling team success (Meets some of the requirements and would need further development), Experience in a similar environment, Openness to change (Meets some of the requirements and would need further development), Operational administration (Meets some of the requirements and would need further development), Product and/or Service Knowledge (Meets some of the requirements and would need further development), Quality orientation (Meets some of the requirements and would need further development)

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