

BE PART OF THE TEAM

We are looking for a qualified and dynamic individual to fill in the following position for the Bank from within *Maldives or from the International Market*:

HOD – Cards

JOB SUMMARY

Responsible for efficient management of the Bank's Cards Business across both Physical and Digital Platforms including Product Development, Sales Management, Portfolio Management & Service Quality for both Issuing and Acquiring part of the Business. The incumbent will be responsible for providing leadership, training and supervision within the department, and promote business for the Bank by maintaining good customer relations, both internally and externally.

SPECIFIC DUTIES

A. Business Development

- Run Business as per approved Business Plan, Bank's Policy & provided business target.
- Develop Product Program Guidelines (PPGs) and ensure approval & timely renewal.
- Launch new products within the scope of Cards Business as per approved product design.
- Drive the Pricing Strategy of Cards by periodic review of the market.
- Drive new acquisition of Cards & Merchants using the available channels.
- Ensure proper parameter setup in the system with the help of IT and all related parties including Visa, Mastercard & other payment schemes.
- Develop and maintain close relationship with the Regulators (MMA) related to Payments.
- Develop Marketing Plan for the business including all kinds of Advertising & Promotion.
- Formulate and review the customer service quality strategies, policies and procedures.
- Anticipate and manage technology trends & capitalize on related opportunities in Cards.

B. Strategy Development

- Develop Business strategy for Cards in line with overall business strategy.
- Product innovation to increase the appeal of Issuing & Acquiring Business.
- Develop a Portfolio Strategy to engage the customers and reduce attrition.
- Manage the Customer Value Propositions (CVPs) for both Cardholders & Merchants.
- Build robust account maintenance, application processing, reconciliation, settlement, dispute resolution and charge back processes to ensure top-class Turn-Around-Time (TAT).
- Measure Customer Satisfaction periodically and have a clear strategy on maintaining & improving the standards.

C. People Development:

- Provide SMART (Specific, Measurable, Achievable, Realistic & Time-Bound) Objectives for all team members & ensure period feedback.
- Develop skilled resources and ensure timely training for the team members.
- Ensure product & service-related training for the concerned Channels.

REQUIREMENTS

- Bachelors or Masters in Business Administration or a related field.
- 3-5 years' experience in a similar role
- Ability to negotiate and structure partnerships
- Solid Coaching and Leadership skills
- Excellent verbal and written communication skills
- Ability to establish and maintain positive and effective work relationships with coworkers, clients, and customers
- Has relevant retail banking operations experience in Card operations.
- Has in-depth knowledge on international payment networks/interchanges.

REMUNERATION:

An attractive remuneration package will be offered to successful candidates commensurate with their experience and qualification.

If you meet the above requirements and are keen to embark on an exciting and challenging career with us, please send your **CV, attested educational certificates, Passport copy, National ID card copy (if applicable) & Police Report (validity less than 06 months) with completed Job Application form** to hr@mib.com.mv **on or before July 15th 2020.**

Job application can be obtained from our **website www.mib.com.mv**

Please note that only shortlisted candidates will be contacted to attend interview.