

## **VACANCY**

### **ELECTRONIC BANKING ANALYST - HEAD OFFICE**

#### **CORE PURPOSE OF THE JOB**

Responsible for the development, implementation, enhancement, support and daily operations of the Bank's Internet Banking and Enterprise functions and website presence, takes ownership and ensures timely response and resolutions of customer issues; looks at areas to minimise risk to the Bank and the Customers.

#### **MAIN FUNCTIONS OF THE JOB INCLUDE:**

##### **Electronic & Transactional Banking**

- Develops, implements, enhancements and support of the Bank's Electronic & Transactional banking products and services and the website presence
- Oversees the daily operations of all functions relating to the Internet Banking, Debit Card Accounts Corporate Banking, Corporate Plus, Business Banking, ATMs and Pinpads.
- Reviews existing offerings for enhancements as a result of business goals, competitive pressures and revenue opportunities
- Ensures that steps are taken to obtain customer's confidence from a security point of view when accessing and using the Electronic and Transactional Banking products and services
- Manages the Electronic and Transactional Banking products and services queries that require escalation
- Processes card orders and keeps cards under lock and key
- Ensures that all product cares are available on order from the Branches and attends to the distribution to the relevant branch.
- Acts as a backup to the Cheque Champion
- Investigates and reports downtime if the various service channels such as ATMs, Internet Banking, Business Banking, Corporate Banking, Mobile Banking, IVR and Call Centre.

##### **Development & Enhancements**

- Oversees and executes the enhancements and new initiatives for the Electronic and Transactional Banking products and services.
- Manages multiples areas through the initiation, planning, development / testing and production phase
- Manages the scope, budgets, changes, communications and expectations of the development and enhancement of the products
- Assists or leads translations of business requirements into specifications
- Prepares and maintains proper documentation including testing, error logs, scope changes and sign offs.
- Performs vendor analysis and vendor management

- Manages the proposal requests and makes recommendations to management on decisions to minimise cost, increase speed to the market and minimise risk.
- Coordinates the direct transact and users in testing the Electronic and Transactional Banking suite of products and service delivery channels

### **Risk Management**

- Identifies actual and potential violations of regulatory requirements, internal policies and procedures or other risk situations at an early stage and escalates these to the Divisional Manager.
- Conducts appropriate inquiries and investigations in relation to any risk situation and escalates appropriate corrective actions and/or risk mitigation actions to the Manager for approval and implementation
- Reviews and creates policies and procedures and submits to the Manager for review and approval.
- Identifies avenues to minimise the Bank's risk with regards to Electronic and Transactional Banking products and services
- Reviews and approves all the processes and procedures provided by the Operations department and other business units
- Works with various internal departments in order to define processes, policies and procedures to support a product.

### **Financial & Non-Financial Management**

- Assists in the compilation of budgets for Branches and division in respect of Electronic and Transactional Banking suite of products
- Monitors expenditure within specified budgets
- Looks for opportunities to increase product profitability, revenue and margins
- Provides realistic input in the compilation and revision of annual targets
- Arranges for payment to service providers

### **Enterprise System**

- Manages Enterprise User Access, including granting access and assisting through the registration process.
- Assists Enterprise users with password management and reset password
- Provides technical and front0end support for all user types
- Manages Internet Banking and Corporate Banking Users and Customers

### **Building Relationships**

- Builds and maintains relationships with Service providers

- Acts as interface between business and service providers team for Electronic and Transactional Banking suite of products
- Coordinates and attends meetings with PASA, NPS, VISA and Bankserv
- Addresses queries and concerns within SLAs with the service provider

### **Compliance -Regulatory**

- Pro-actively identifies actual and potential violations of regulatory requirements
- Ensures regulatory requirements in terms of systems are forwarded to Direct Transact for execution
- Ensures that PASA & NPS (separate divisions within Reserve Bank), VISA and Bankserv requirements are met
- Action documents released by BankServ and PASA - Regulatory and Reporting
- Acts as the nominated PASA Authorised Official for the Bank
- Represents the Bank at PASA, Bankserv and VISA level in terms of EFTs, Debit Cards, ATMs, Internet Banking, Electronic Banking
- Ensures necessary information is timeously provided to Reserve Bank, ABSA, PASA, NPS, VISA and Bankserv
- Ensures that Bankserv limit increase forms are signed timeously before EFT batches are processed in order to avoid delays which may result in penalty fees
- Ensures legal documents are completed, signed and copies forwarded to Legal for record keeping
- Ensures certification is obtained for the respective regulatory requirement

### **Audit Reviews and Queries**

- Assists and provides guidance to Internal and External Auditors in their reviews
- Receives audit review requirements per review sections from internal and external Auditors
- Investigates workable recommendations in respect of audit findings
- Provides the supporting data and reports for each requirement / review sections and forwards to the auditor for analysing
- Meets with auditors to address any query emanating from the review documents provides and auditors submit finalised management report
- Addresses and actions items that have been reported on the management report and provides management with feedback on the items raised

### **Customer Services, Sales and Marketing**

- Identifies cross-selling opportunities and route it to the appropriate areas of the Bank
- Deals directly with selected groups of Business and Corporate customers
- Demonstrates excellent customer service, interpersonal and collaborative skills to maintain proactive involvement with internal staff and customers
- Undertakes to train and lend support to selected groups of Business and Corporate customers
- Provides technical and professional support to customers
- Provides customers with relevant training on products and services
- Monitor activity of Corporate customers
- Monitor Electronic Banking leads register
- Builds and maintains relationships with customers in order to avoid losing the account and business to competitors
- Manages the bulk email facility

#### **Communication**

- Creates and executes clear communication plans for developments and enhancements of the Electronic and Transactional Banking products and services
- Utilises available tools and bank's guidelines when providing regular formal and informal updates to Senior Management, stakeholders, branches, departments and customers
- Demonstrates excellent written and verbal communication skills
- Demonstrates leadership ability and supervisory skills and ability to coach, mentor and develop staff

#### **Automated Teller Machines (ATM)**

- Ensure ATM's are operational
- Provide telephonic technical support for remote branches during downtime
- Attempt to resolve matters telephonically and only as a last resort must a technician be called out
- To investigate problems with local branches
- Ensure that ATM fault error notices are attended to and that ATMs are funded at all times
- Ensures ATMs out of balance are resolved by escalating these queries to the respective Branch Manager for investigation , reconciliation and resolution
- Ensures Bankserv sms notices in respect of ATM and Debit card running low at Service Provider are escalated to Service Provider for resolution
- Works closely with vendors and service providers in terms of managing regulatory requirements in terms of ATMs
- Key-loading for ATM's
- Oversee installation of new ATM's

#### **Pin Pad Terminal Devices**

- Ensure pin pad terminals are operational
- Conduct user acceptance testing for new key injections

## **QUALIFICATIONS**

- Related tertiary qualification in IT related or business related Degree or Diploma

## **PREFERRED EXPERIENCE**

- 3 - 5 Years' experience in Product Development
- 3 - 5 Years' experience in IT related field
- 7 - 9 Years' experience in the Banking and Financial industry

## **KNOWLEDGE**

- Equation system
- Enterprise system
- AFS system
- Knowledge of Al Baraka bank products
- Ability to utilise Microsoft Office applications, including Outlook, Word, Excel and PowerPoint
- Knowledgeable in the field of Banking
- Experience in Banking and Financial Systems
- Knowledge on systems design
- Experience in developing and maintaining operational policies and procedures
- Sound knowledge of E-Commerce
- understanding of Shariah principles

## **SKILLS REQUIRED**

- Customer centric
- Accuracy and attention to detail
- Efficiency and time management
- Organizational ability
- Conflict management ability
- Analytical ability
- Computer literacy
- Ability to work under pressure/deadlines
- Trustworthy

- Interpersonal
- Follow up and tracking
- Excellent communication and listening skills
- Confidentiality and discretion
- Energetic
- Professional customer service skills
- Time Management
- Customer focus and relationship building
- Self motivated

Kindly forward your CV to [hr@albaraka.co.za](mailto:hr@albaraka.co.za)