

NATIONAL BANK OF PAKISTAN CAREER OPPORTUNITIES

"The Nation's Bank", National Bank of Pakistan aims to support the financial well-being of the Nation along with enabling sustainable growth and inclusive development through its wide local and international network of branches. Being one of the leading and largest banks of Pakistan, National Bank of Pakistan is contributing significantly towards socioeconomic growth in the country with an objective to transform the institution into a future-fit, agile and sustainable Bank.

In line with our strategy, the Bank is looking for talented, dedicated and experienced professional(s) for the following positions in the area of Digital Banking.

01	Position/Job Title	Unit Head – Products (AVP / VP)
	Reporting to	Wing Head – Cash Management & Business Banking
	Educational/ Professional Qualification	<ul style="list-style-type: none"> Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC Candidates having Master's degree and / or any other relevant certification(s) will be preferred
	Experience	<ul style="list-style-type: none"> Minimum 08 years of experience in financial sector including 04 years in product development In depth knowledge of current technologies advancements in the world of digitalization Extensive hands on experience or a key role in digital transformation or digital development in the banking industry Experience with process improvement methodologies, project management and change management standard Ability to work in a fast-paced deadline driven environment that demands high quality, creative and consistent work
	Other Skills/ Expertise/ Knowledge Required	<ul style="list-style-type: none"> To assist Head Digital Business Banking in developing products solutions that create a synergy of efficiency, functionality and creativity and meet the needs and wants of defined market and clients To provide an end to end product life cycle architecture that maps out the technology and data ecosystem that will be designed along with the process and required governance To conduct product research, evaluate current market trends, identify business requirements and client needs, create and present product and business plan in the line with the overall Digital Business Banking Strategy To drive effective interaction across organizational boundaries, including Information Security, Information Technology, Legal and Compliance to deliver optimized customer experience. This will be done through developing and managing new products and or conducting modification in existing products cycle To deliver new long term revenue streams with meaningful returns, through product enhancement and innovation whilst uplifting current revenue streams through efficient processes and digitalization To ensure that the highest professional standards of product delivery and customer service are provided to NBP mandates with an end to end secure new requirement from SBP and Government Mandates To achieve the Key Performance Indicators (KPIs) assigned in terms of product management pertaining to Cash Management Division To keep abreast with all regulatory guidelines (including State Bank of Pakistan's Prudential Regulations) as well as internal NBP requirements (including credit policies) and ensure strict compliance To maintain NBP's internal control standards, including timely implementation of internal and external audit points together with any issues raised by external regulators To identify the opportunities for continuous improvement of systems, processes and practices within the function, taking into account 'international best practice', improvement of business processes, cost reduction and productivity improvement To appropriately assess risk when business decisions are made, demonstrating particular consideration for the bank's reputation and safeguarding NBP, its clients and assets, by driving compliance with applicable laws, rules and regulations To perform any other assignment as assigned by the supervisor(s)
	Outline of Main Duties / Responsibilities	
	Place of Posting	Karachi
02	Position/Job Title	Unit Head – Mobile App & Web Channels (OG-II / OG-I)
	Reporting to	Wing Head – Digital Banking & Alternate Delivery Channels
	Educational/ Professional Qualification	<ul style="list-style-type: none"> Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC Candidates having Bachelor's degree in Information Technology / Computer Science / Technology Engineering / Business Administration would be preferred. Master's Degree and / or any other relevant professional certification(s) will be an added advantage
	Experience	<ul style="list-style-type: none"> Minimum 04 years of experience in Digital Product Development or of similar nature Candidates having hands on experience of managing digital payments through Mobile and web channel will be preferred
	Other Skills/ Expertise/ Knowledge Required	<ul style="list-style-type: none"> Sound knowledge of ADC Channels, Digital Banking platforms and integration layer Good understanding and knowledge of digital product development processes, digital payment gateways and technologies Good knowledge of customer journeys, UI & UX Knowhow of Agile project management methodology Strong skills in business analysis to enable digital payments Knowhow of banking processes and regulations Sound knowledge of product development life cycles and market standard practices Effective relationship management skills Proficient in MS Office & related software Knowledge of creating appealing dashboards for management Document writing skills Excellent communication & interpersonal skills Team management & leadership skills Good analytical & problem solving skills
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To be responsible for looking after the following Digital Channels: <ol style="list-style-type: none"> 1) Mobile Banking Application 2) Internet Banking 3) Web Portals To manage end to end product development, implementation & launch activities of Mobile App & Web Channels To manage internal & external stakeholders for launch of new features and product support To design customer journeys for creating seamless digital banking & payment customer experience To manage documentation pertaining to product & business requirement, product program, process flows, agreements and SOPs etc. To prepare periodic performance reports / dashboards of the products and present it to the management To prepare training materials & presentations for management & support functions, call center, operations, branches & staff To provide support to call center & service quality unit to resolve complaints in coordination with technical team To design campaign and handle execution with coordination of all stakeholders including Marketing, Call Center and other respective stakeholders To ensure compliance of regulatory requirements related to ADC payments and regulatory reporting To prepare SBP quarterly reports as per the requirements To ensure mitigation of technology-related risks in the digital process and compliance with SBP Prudential Regulations to avoid any non-compliance in digital products operations To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Karachi
03	Position/Job Title	Product Manager – Digital Payments Mobile and Web Channel (OG-II / OG-I)
	Reporting to	Unit Head – Mobile App
	Educational/ Professional Qualification	<ul style="list-style-type: none"> Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC Candidates having Bachelor's degree in Information Technology / Computer Science / Technology Engineering / Business Administration would be preferred. Master's Degree and / or any other relevant professional certification(s) will be an added advantage
	Experience	<ul style="list-style-type: none"> Minimum 02 years of experience in Digital Banking preferably in Product Development Candidates having hands on experience of managing digital payments through Mobile and web channel will be preferred

	Other Skills/ Expertise/ Knowledge Required	<ul style="list-style-type: none"> Sound knowledge of ADC Channels, Digital Banking platforms and integration layer Good understanding and knowledge of digital product development processes, digital payment gateways and technologies Strong skills in business analysis to enable digital payments Knowhow of banking processes and regulations Sound knowledge of product development life cycles and market standard practices Effective relationships management skills Strong Microsoft Office and related database skills
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To manage development, implementation & launch of payments through Mobile and Web channel To work in close coordination with relevant internal and external stakeholders for Digital Payments and aligning current and new products To design customer experience for seamless digital payments on Mobile App To coordinate with vendors and other stakeholders for development, execution and delivery of products related to Mobile payments To ensure high standards of confidentiality to safeguard commercially sensitive information including information pertaining to fund transfers To ensure mitigation of technology-related risks in the digital process and compliance with SBP Prudential Regulations to avoid any non-compliance in digital products operations To work cross-functionally to understand the opportunities and risks associated with bank's engagement with the financial service industry To monitor digital payment system's performance with internal, regulatory, and third party requirements and devise a mechanism for automated escalation and accountability in case of any breaches To participate in the entire system development life cycle to ensure documentation required in each phase, in line with the internal and regulatory requirements, is complete and effectively managed To manage P&L of Digital Payment product and other related MIS required by Management from time to time To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Karachi
04	Position/Job Title	Assistant Product Manager – Debit & Prepaid Cards (OG-II / OG-I)
	Reporting to	Unit Head – Debit and Prepaid Cards
	Educational/ Professional Qualification	<ul style="list-style-type: none"> Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC Candidates possessing Bachelor's in Business / Marketing / Banking & Finance will be preferred. Master's degree and / or any other relevant professional certification(s) will be an added advantage
	Experience	<ul style="list-style-type: none"> Minimum 02 years of experience in financial industry in debit / prepaid cards product management Candidates having exposure of launching consumer card program will be preferred
	Other Skills/ Expertise/ Knowledge Required	<ul style="list-style-type: none"> Knowledge of debit / prepaid card solutions in the fast-paced world of digitalization, data science, deep learning, etc. Experience in RFP development, submission and finalization of process solutions, implementation process to meet business requirements covered in P&L. Providing post implementation support as 'Subject Matter Experts' Ability to work in a fast-paced, deadline-driven environment that demands high quality, creative and consistent work. Ability to challenge the status quo and inspire others to look for improvement opportunities
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To conduct research on specific market requirements for current and future products To assist in the execution of smooth launch of debit / prepaid cards To coordinate with other departments and arrange to develop / update existing SOPs where needed To prepare project plan for solution implementation To assist in developing and managing test plans including User Acceptance Test, Regression Test and Stress Test To coordinate from business requirement perspective in system development, integration and implementation phases To assist in planning and managing the soft launch, full scale go-live and post implementation support To maintain liaison with audit, risk, compliance, legal and all the relevant departments for seamless execution To be abreast with SBP circulars and their time to time updates To liaise with Marketing and associates in launching any campaign related to product To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Karachi / Lahore
05	Position/Job Title	Manager App Store & Performance Review (OG-II / OG-I)
	Reporting to	Unit Head – Mobile App
	Educational/ Professional Qualification	<ul style="list-style-type: none"> Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC Candidates having Bachelor's degree in Information Technology / Computer Science / Technology Engineering / Business Administration would be preferred. Master's Degree and / or any other relevant professional certification(s) will be an added advantage
	Experience	<ul style="list-style-type: none"> Minimum 02 years of experience in Digital Banking, preferably in Product Development. Candidates having hands on experience of Mobile App Store Management will be preferred
	Other Skills/ Expertise/ Knowledge Required	<ul style="list-style-type: none"> Ability to present performance of Mobile App of all platforms (Google Android, Apple iOS & Huawei) Good Understanding and knowledge of digital product development processes, digital payment gateways and technologies Knowhow of banking processes and regulations Sound knowledge of Mobile App product development life cycles and market standard practices Good interpersonal skills Strong Microsoft Office and related database skills
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To ensure App quality and performance across all operating systems by following guidelines of Google / Apple / Huawei To drive a business intelligence roadmap; prioritize analysis requests to balance the tactical and strategic information needs of the business To prepare SOPs, business processes and product manual for managing App stores To create actionable insights to answer questions, drive performance decisions and develop recommendations to improve operations To manage App Security policy as per the guidelines of Android and iOS and Bank's Information Security To manage App versions, App ratings and reviews on stores To monitor and manage events for App performance and reporting To report issues to the technical teams for resolution To get data / insights from stores and present MIS to the management for customer acquisition and usage To perform data extraction from different sources, analyze complex data and prepare reports accordingly for statistical analysis To prepare and manage App dashboards to monitor performance To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Karachi
	Assessment Test / Interview(s)	Only shortlisted candidates strictly meeting the above-mentioned basic eligibility criteria will be invited for test and / or panel interview(s).
	Employment Type	The employment will be on contractual basis for three years which may be renewed on discretion of the Management. Selected candidates will be offered compensation package and other benefits as per Bank's Policy / rules.

Interested candidates may visit the website www.sidatlyder.com.pk/careers and apply online within 10 working days from the date of publication of this advertisement as per given instructions. Applications received after due date will not be considered in any case. No TA / DA will be admissible for test / interview.

(We are an equal opportunity employer)

Women, Minorities and Differently-abled Persons are encouraged to apply



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