

“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 position in the area of **Digital Banking** based in **Karachi**.

The individuals who fulfill the below basic-eligibility criteria may apply for the following position:

01	Position / Job Title	Digital Banking Officer – Debit Cards (OG-III / OG-II)
	Reporting to	Unit Head – Debit Cards Product
	Educational / Professional Qualification	- Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC of Pakistan - Candidate having Bachelor’s and / or Master’s (recognized by the HEC) in Computer Science and / or relevant field would be preferred
	Experience	- Minimum 02 years of experience in Banking and / or Financial Institution(s) and / or Telecom and / or Fintech, out of which minimum 01 year of experience in Debit Cards and / or Credit Card and / or Digital Payments and / or Payment Schemes - Candidate having experience in Debit Card and payment ecosystems would be preferred
	Other Skills / Expertise / Knowledge Required	- Strong analytical and technical skills - Strong leadership and communication skills - Understanding of products & services offered in Digital Banking - Understanding of Digital Banking regulations, governance and compliance framework etc.
	Outline of Main Duties / Responsibilities	- To assist in the day-to-day management of the Bank’s Debit Card portfolio and support the execution of product initiatives aimed at increasing card acquisition, activation, usage, and customer engagement - To support the implementation of debit card product strategies, campaigns, and business plans to achieve assigned growth and transaction targets - To coordinate with internal stakeholders to facilitate the launch of new debit card features, enhancements, and value-added services - To monitor debit card portfolio performance, including card issuance, activation, transaction volumes, POS usage, e-commerce usage, and customer adoption trends - To prepare and analyze regular management reports, dashboards, and MIS related to debit card business performance and Key Performance Indicators (KPIs) - To assist in the planning and execution of customer campaigns, promotional offers, cashback programs, merchant discounts, and awareness initiatives to increase debit card usage - To coordinate with Marketing, Branch Banking, Digital Banking, Operations, and Technology teams to ensure successful implementation of debit card initiatives and campaigns - To support merchant acquisition and partnership initiatives by coordinating with relevant teams and tracking campaign performance and customer uptake - To monitor customer feedback, complaints, and service-related issues pertaining to debit cards and coordinate with concerned departments for timely resolution - To assist in identifying opportunities for product enhancement by conducting market research, competitor analysis, and customer behavior assessments - To ensure compliance with internal policies, operational procedures, card scheme requirements, and regulatory guidelines issued by the State Bank of Pakistan (SBP) - To support the monitoring of fraud trends, transaction disputes, chargebacks, and operational risks related to debit card products and escalate concerns where necessary - To coordinate User Acceptance Testing (UAT), system enhancements, and product

	change requests to ensure successful implementation of debit card-related projects • To maintain effective coordination with card processors, payment networks, and internal support teams to ensure smooth operations and service delivery • To stay updated on developments in the payments industry, Digital Banking trends, card technologies, and regulatory changes to support continuous improvement of the debit card business • To perform any other assignments and responsibilities as assigned by the Unit / Wing Head – Debit & Digital Cards
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.sidathyder.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.

National Bank of Pakistan is an equal opportunity employer and welcomes applications from all qualified individuals, regardless of gender, religion, or disability.