

“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 **Operations** based in **Karachi**.

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

01	Position / Job Title	Officer - Digital Fraud & Risk Monitoring (OG-III / OG-II)
	Reporting to	Incharge - Digital Fraud & Risk Monitoring
	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 a Master’s degree and / or relevant diploma / certification(s) will be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 01 year of banking experience in ADC Transactions Settlement and / or Dispute Handling and / or Fraud Monitoring and / or Risk Monitoring of digital transactions
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Familiarity with fraud detection software and tools • Detail-oriented with a strong sense of ethics and integrity • Proficient in MS Office suite (Outlook, Excel, Word, PowerPoint) • Willing to work in multiple shifts and on holidays
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To monitor digital transactions in real-time to identify suspicious activities and potential fraud on 24/7 basis • To analyze transactions to identify signs of fraudulent behavior, including unusual spending patterns or out-of-context transactions. • To communicate with customers to confirm or deny potential fraud incidents, while maintaining a professional and empathetic approach • To lodge disputed transactions on the Portals in real-time for further investigation • To address any operational issues (network failures / outages, system malfunctions) during shifts by coordinating with relevant offices • To ensure that all monitoring activities comply with regulatory requirements and internal policies related to fraud detection and prevention • To document findings clearly and maintain organized records for compliance and audit purposes • To perform any other assignment as assigned by the supervisor(s)
	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.