

“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:

02	Position / Job Title	Unit Head – Digital Proximity Product (AVP / VP)
	Reporting to	Wing Head – Digital Proximity Acquiring
	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 of Pakistan • Candidates having a Master's degree in Business Administration and / or Computer Science and / or Information Technology and / or Data Sciences and / or relevant certification will be preferred • Certification in Agile Delivery would be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 06 years of experience in Digital Payments and / or Merchant Acquiring and / or Fintech industry • Preferably at-least 02 years of experience in managing digital payment products (QR, POS, NFC, Raast P2M, or similar) • Experience in API integrations, payment switches, and acceptance infrastructure would be preferred
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Sound understanding of digital proximity payments, merchant acceptance, and payment flows • Knowledge of SBP regulations, PCI-DSS, and data security standards • Experience in product lifecycle management, business analysis, and go-to-market planning • Strong communication, coordination, and analytical skills • Proficiency in MS Office, product management, and tracking tools
	Outline of Main Duties / Responsibilities	<p>Product Development & Strategy</p> <ul style="list-style-type: none"> • To support the Wing Head in developing and executing the product roadmap for proximity payment solutions (QR, POS, NFC, Raast P2M) • To drive design and delivery of innovative, secure, and scalable payment products • To manage the full product lifecycle - ideation, requirement gathering, testing, rollout, and monitoring • To evaluate customer experience and market trends to propose product improvements • To ensure integration with the NBP digital wallet and other payment channels <p>Operations & Business Enablement</p> <ul style="list-style-type: none"> • To oversee operational readiness for proximity payment solutions • To coordinate with IT, Operations, Risk, and Compliance teams for product setup and enhancements • To ensure merchant and customer onboarding processes are smooth and efficient • To support resolution of operational issues and ensure timely delivery of features <p>Compliance & Risk Management</p> <ul style="list-style-type: none"> • To ensure all proximity payment products comply with SBP guidelines, AML/KYC, and security standards • To identify potential risks and support mitigation strategies across payment channels • To conduct product testing and audit readiness with relevant stakeholders <p>Stakeholder Management & Partnerships</p>

	<ul style="list-style-type: none"> • To work closely with fintech, aggregators, payment service providers, and internal stakeholders to enhance product capabilities • To coordinate cross-functional activities for new feature rollouts and ecosystem partnerships • To provide support in vendor management, RFPs, and implementation tracking <p>Performance Monitoring & Reporting</p> <ul style="list-style-type: none"> • To track KPIs, such as transaction volume, active merchants, and product adoption rates • To prepare regular product performance and status reports for the Wing Head and Divisional Head • To use data-driven insights to identify growth opportunities and optimize performance <p>Team Collaboration & Leadership</p> <ul style="list-style-type: none"> • To supervise product analysts / officers within the proximity product team • To foster a collaborative, learning-oriented environment that encourages innovation • To promote alignment between business, technology, and regulatory functions • To perform any other assignments as assigned by the supervisor(s)
Assessment Interview(s)	Only shortlisted candidates strictly meeting the above-mentioned basic eligibility criteria will be invited for 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 interview.

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