

“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:

03	Position / Job Title	Unit Head – Operations (AVP / VP)
	<b>Reporting to</b>	Divisional Head – Digital Wallet, Acquiring & Government Business
	<b>Educational / Professional Qualification</b>	<ul style="list-style-type: none"> <li>• Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC of Pakistan</li> <li>• 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</li> </ul>
	<b>Experience</b>	<ul style="list-style-type: none"> <li>• Minimum 06 years of experience in digital banking operations and / or digital payments and / or merchant acquiring</li> <li>• Preferably at-least 02 years of relevant managerial experience in payment operations and / or settlement functions</li> <li>• Prior exposure to POS, Raast P2M, online acquiring, or merchant onboarding would be preferred</li> <li>• Experience in managing operational workflows and / or transaction processing &amp; reconciliation would be preferred</li> </ul>
	<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>• Strong understanding of digital payments infrastructure, including POS, P2M, and online acquiring systems</li> <li>• Working knowledge of SBP regulations, AML/KYC compliance, and settlement standards</li> <li>• Expertise in transaction monitoring, reconciliation, and merchant lifecycle management</li> <li>• Excellent communication, coordination, and problem-solving skills</li> <li>• Proficiency in MS Excel, reporting dashboards, and process automation tools</li> </ul>
	<b>Outline of Main Duties / Responsibilities</b>	<p><b>Operational Management</b></p> <ul style="list-style-type: none"> <li>• To lead and oversee end-to-end operations of all digital payment channels, including POS, Raast P2M, Online Acquiring, and related ecosystems</li> <li>• To manage daily operational activities - transaction processing, exception handling, reconciliation, and settlements</li> <li>• To ensure efficient onboarding of new merchants and timely activation of payment acceptance terminals</li> <li>• To develop and implement SOPs and operational workflows to enhance efficiency and compliance</li> </ul> <p><b>Merchant Onboarding &amp; Lifecycle Management</b></p> <ul style="list-style-type: none"> <li>• To supervise merchant registration, documentation, and activation across acquiring platforms</li> <li>• To coordinate with aggregators, fintech, and internal stakeholders to ensure accurate and timely onboarding</li> <li>• To monitor merchant activity, transaction performance, and support retention through service quality improvements</li> </ul> <p><b>Settlement &amp; Reconciliation</b></p>

	<ul style="list-style-type: none"> <li>• To oversee settlement operations for all payment channels (POS, Raast, online, etc.) ensuring accuracy and timeliness</li> <li>• To liaise with Finance, IT &amp; ADC Operations to reconcile transactions and resolve discrepancies</li> <li>• To monitor settlement cycles and ensure compliance with SBP and internal audit requirements</li> <li>• To establish robust control mechanisms to mitigate financial risks</li> </ul> <p><b>Compliance &amp; Risk Management</b></p> <ul style="list-style-type: none"> <li>• To ensure adherence to SBP, AML/KYC, and information security policies for all digital payment operations</li> <li>• To identify operational risks and coordinate with Risk &amp; Compliance for mitigation and audit reviews</li> <li>• To maintain comprehensive documentation and reporting trails for all payment activities</li> </ul> <p><b>Process Improvement &amp; Automation</b></p> <ul style="list-style-type: none"> <li>• To identify opportunities to automate manual workflows to improve accuracy and speed of operations</li> <li>• To work with IT and vendors to streamline system integrations and enhance transaction monitoring tools</li> <li>• To recommend improvements in payment reconciliation and settlement modules</li> </ul> <p><b>Team Management &amp; Reporting</b></p> <ul style="list-style-type: none"> <li>• To lead a team of officers and analysts managing digital payment operations</li> <li>• To develop performance KPIs and ensure timely achievement of operational goals</li> <li>• To prepare and present operational performance dashboards and reports to the Divisional Head</li> <li>• To promote teamwork, accountability, and process excellence within the department</li> <li>• To perform any other assignments as assigned by the supervisor(s)</li> </ul>
<b>Assessment Interview(s)</b>	Only shortlisted candidates strictly meeting the above-mentioned basic eligibility criteria will be invited for panel interview(s).
<b>Employment Type</b>	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](http://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.**