

“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	Wing Head – Digital Wallet (VP / SVP)
	<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(s) will be preferred</li> </ul>
	<b>Experience</b>	<ul style="list-style-type: none"> <li>• Minimum 08 years of experience in Digital Banking and / or Information Technology and / or E-commerce and / or Fintech Solutions, out of which minimum 03 years in leading / managing Digital Wallet product and / or Mobile Money Platforms would be preferred</li> <li>• Experience with API-based Echo-System &amp; fintech partnership would be preferred</li> </ul>
	<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>• Strong understanding of Digital Wallet, customer lifecycle and flows</li> <li>• Knowledge of SBP regulatory frameworks, AML/KYC, and data privacy standards</li> <li>• Product management and go-to-market strategy formulation</li> <li>• Experience in User Experience (UX) and digital onboarding will be advantageous</li> <li>• Strong stakeholder coordination, leadership, and communication skills at all levels</li> <li>• Cross-functional leadership and stakeholder management</li> <li>• Presentation skills and executive communication</li> <li>• P&amp;L management and business strategy development</li> </ul>
	<b>Outline of Main Duties / Responsibilities</b>	<p><b>Strategic Leadership &amp; Product Vision</b></p> <ul style="list-style-type: none"> <li>• To lead strategy and execution of NBP’s Digital Wallet platform, defining its product roadmap and ecosystem expansion</li> <li>• To oversee customer acquisition, retention, and engagement strategies for wallet users</li> <li>• To develop use cases, such as P2P transfers, bill payments, merchant payments, and Raast integration</li> <li>• To ensure alignment of wallet initiatives with NBP’s digital transformation strategy</li> </ul> <p><b>Product Development &amp; Innovation</b></p> <ul style="list-style-type: none"> <li>• To collaborate with IT and Fintech partners to design and enhance wallet functionalities</li> <li>• To drive new features, including instant payments, digital onboarding, card integration, loyalty, and rewards</li> <li>• To oversee UI/UX improvements and ensure seamless digital customer journeys</li> <li>• To evaluate partnerships with fintech, aggregators, and telcos for ecosystem growth</li> </ul> <p><b>Compliance, Risk &amp; Security</b></p> <ul style="list-style-type: none"> <li>• To ensure the wallet platform meets SBP regulations, PCI-DSS, and cybersecurity standards</li> <li>• To implement fraud detection, risk management, and dispute resolution processes</li> <li>• To coordinate with Legal and Compliance teams for periodic audits and system updates</li> </ul> <p><b>Partnerships &amp; Ecosystem Management</b></p> <ul style="list-style-type: none"> <li>• To forge partnerships with merchants, government programs, fintech, and payment gateways</li> </ul>

	<ul style="list-style-type: none"> <li>• To expand wallet use cases for salary disbursement, collections, and government payments</li> <li>• To drive collaborations with Raast P2M and other interoperable payment systems</li> </ul> <p><b>Performance &amp; Operations</b></p> <ul style="list-style-type: none"> <li>• To oversee operational performance, uptime, and customer support metrics</li> <li>• To manage wallet KPIs, transaction growth, revenue generation, and cost efficiency</li> <li>• To lead internal cross-functional coordination to ensure smooth execution</li> </ul> <p><b>Team Leadership &amp; Growth</b></p> <ul style="list-style-type: none"> <li>• To build and mentor a team focused on wallet operations, product, and analytics</li> <li>• To establish a data-driven culture using insights to guide product improvements</li> <li>• To promote innovation and continuous improvement across the wallet ecosystem</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.**