

JOB PROFILE

Position Title:	Manager, Transaction Cards & ATMs
Available position/s:	1
Division:	Retail Banking
Department:	Channels & Partnerships
Location:	Head Office
Job Reference No:	NBK/RET/04/2026

Position Scope:

This position is responsible for planning, developing and implementing appropriate product and technology solutions for Card Issuing business across personal and business banking value chains and for overall strategy of bank's ATM network.

Key Responsibilities:

- Develop new products and drive prepaid and debit card acquisition and marketing plans in line with the card business strategy.
- Optimally drive onboarding of new Debit and Prepaid customers
- Define and plan Debit and Prepaid card product enhancements to promote issuance and usage.
- Engage key retailers and strategic partners to drive Debit and Prepaid sales and card utilization through their outlets.
- Relationship management of high-net-worth card customers, institutions and third parties involved offering the card product to the customer.
- Implement internal and external product awareness of transaction cards products.
- Develop and agree on key KPIs for each card product, measure result against KPI and develop action plans to address shortfalls.
- Responsible for customer service and complaints management.
- Develop and implement strategies to enhance profitability through effective risk management practices.
- Collaborate with cross-functional teams to ensure seamless integration of new products and services into the existing portfolio.
- Monitor regulatory compliance and adjust policies as necessary to maintain adherence to industry standards.
- Responsible for overall strategy of the functionality of bank's ATM network.
- Administration of the Bank's Automated Teller Machine (ATM) products, services and related systems by working closely with internal and external stakeholders.

- Provide regular reports on portfolio performance, including key metrics such as usage activity and revenue.

Education/Professional Qualifications, Skills & Experience:

- Bachelor's degree in a Business-related field from a recognized University.
- Master's degree in a Business-related field from a recognized University is an added advantage.
- Five (5) years banking experience of which 2 years must have been in handling Card and product development functions of a commercial bank at a managerial level.
- Strong background in product development and roll out, partner relations and change management.
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- Comprehension of the Card's Regulations from a local and international standpoint.
- Good understanding of Banking laws and regulations.
- Budgeting and Planning skills.
- Project Management skills.
- Knowledge and ability to ensure good governance practices in assigned Department.
- Highly analytical and ability to challenge status quo based on quantitative facts and impacts.
- Stakeholder Management.
- Ability to develop reports.
- Excellent communication skills.
- Ability to lead teams, mentor and coach staff to goal definition and achievement.
- Performance Management and team building.
- Ability to make strategic decisions in a timely and effective manner.
- Maintains a professional approach based on ethics and NBK values.
- Ensures ethical practices and integrity and ensures NBK is not put at reputational risk.
- Customer focused striking a solid balance between external and internal customer orientation.

How to Apply:

- Send your CV and application letter showing how you meet the role requirement stated above to: Recruitment@nationalbank.co.ke by **Tuesday, 10th February 2026**
- Indicate Name of Job on email subject.
- Please note that applications received after the deadline will not be considered.
- Only shortlisted candidates will be contacted for the next stage/s of the process.