

JOB OPPORTUNITY

Digital Banking Officer

Purpose;

To support the digital banking unit by ensuring accurate reconciliation of Mastercard and Visa invoices, monitoring the profitability of digital channels, and identifying cost optimization opportunities. The role will drive efficiency and support strategic decision-making through detailed financial and operational analysis of digital transactions.

Reporting Relationship:

- Functionally Reports to: Head, Digital Banking Sales

Key Responsibilities;

Reconciliation of Mastercard and Visa Invoices:

- Perform daily, weekly, and monthly reconciliation of acquiring and issuing invoices from Mastercard and Visa.
- Investigate and resolve discrepancies between invoices and transaction reports.
- Collaborate with Finance and Operations to ensure timely settlement and compliance.
- Maintain comprehensive reconciliation documentation for audit purposes.

Digital Channels Profitability Monitoring:

- Track and report on the financial performance of all digital banking channels (POS, Web Payments, Mobile Banking, USSD, Internet Banking, Leo.).
- Conduct channel-specific revenue and cost analysis to measure profitability.
- Identify underperforming channels and recommend strategies for improvement.
- Prepare monthly profitability dashboards and executive summaries.

Cost Optimization:

- Analyze transaction costs, vendor charges, and service fees across digital platforms.
- Identify opportunities for cost reduction without compromising service quality.
- Support vendor renegotiations and SLA evaluations from a cost-benefit perspective.
- Participate in budgeting and forecasting for the digital sales unit.

Key Performance Indicators (KPIs):

- Timeliness and accuracy of Mastercard/Visa reconciliations.
- Monthly digital channel profitability reports delivered.
- Number of cost-saving initiatives identified and implemented.
- Reduction in unexplained invoice discrepancies or transaction mismatches.
- Compliance audit score relating to reconciliation and reporting.

Skills & Competencies:

- Analytical and detail-oriented.
- Strong problem-solving skills.
- Ability to interpret financial data and present insights.
- Effective communication and stakeholder management.
- Knowledge of digital banking platforms and transaction flows.

Application requirements:

- Bachelor's Degree in Data Science, Information Technology or Business related field with Credit or better.
- Grade Twelve Certificate with at least Five (05) Credits or better, including Mathematics and English.
- ZAQA verified certificates
- At least 3 – 5 years experience in similar role

To Apply

United Bank for Africa is an equal opportunity employer. Interested candidates that meet the above job requirements should send their application in a **single document** comprising of detailed Curriculum Vitae, G12, Degree and other copies of professional qualifications to careers.zambia@ubagroup.com by **12th September, 2025**.