



CAREER OPPORTUNITIES AT EQUITY BANK.

Equity Bank is one of the region's leading Banks whose purpose is to transform the lives and livelihoods of the people of Africa socially and economically by availing them modern, inclusive financial services that maximize their opportunities. With a strong footprint in Rwanda, Kenya, Uganda, Tanzania, DRC and South Sudan, Equity Bank is home to more than 20 million customers – the largest customer base in Africa. Currently Equity Bank Rwanda PLC is seeking a competent individual to serve in role of **Back – Office Merchant Senior Officer**.

BACK – OFFICE MERCHANT SENIOR OFFICER

Purpose of the Job

The Back-Office Merchant Senior Officer - POS Acquiring Business is responsible for overseeing and enhancing the overall performance and operational efficiency of the merchant network. The role involves managing merchant relationships, resolving disputes, ensuring compliance, and generating performance insights to drive business growth.

Key Responsibilities and Accountabilities

- Merchant Onboarding and Verification:
 - Oversee the verification process for new merchant creation to ensure compliance with regulatory and organizational standards.
 - Validate and approve merchant in way4, maintaining organized records after the file approval
- Merchant Relationship Management:
 - Address and resolve merchant complaints and disputes efficiently through a centralized management solution.
 - Act as a liaison between the bank and merchants to enhance satisfaction and foster trust.
- Chargebacks and Settlement Follow-Up:
 - Monitor and manage the chargeback process to minimize disputes and financial losses.
 - Follow up on held high-value settlement amounts, ensuring timely resolution and accountability to provide merchants supporting documents
- Performance Reporting:
 - Generate and analyze daily, monthly, quarterly, and yearly merchant performance reports.
 - Provide actionable insights to management and branches to enhance merchant engagement and optimize revenue.
- Merchant Database and File Management:
 - Maintain a comprehensive database of approved merchants, ensuring records are up-to-date, accessible, and compliant with regulations.
 - Categorize merchants by industry, region, and transaction type for detailed analysis.



- Process Improvement:
 - Identify and implement process enhancements for merchant management operations, ensuring efficiency and effectiveness.
 - Collaborate with internal teams to develop innovative solutions for managing complaints, disputes, and chargebacks.

Qualification, Experience, Skills and Attributes

- Bachelor's degree in Business Administration, Finance, or a related field.
- 3 years of experience in banking, fintech or tecols
- Strong analytical and problem-solving skills.
- Excellent communication and relationship management abilities.
- Proficiency in data analysis and reporting tools.

Key Competencies:

- Detail-oriented and organized.
- Ability to work under pressure and meet deadlines.
- Proactive approach to process improvement and problem resolution.
- Knowledge of banking operations and merchant services.

Reporting Line:

- Reports to Merchant and Card Issuance Banking Senior Manager.

If you meet the above requirements, we kindly invite you to submit your application quoting the job opportunity you are applying for to the email address below by **27th February 2025**. Please include detailed Curriculum Vitae, copies of the relevant certificates, testimonials, and daytime telephone contact and email address. Only short-listed candidates will be contacted.

Email to: [**jobsrwanda@equitybank.co.rw**](mailto:jobsrwanda@equitybank.co.rw)

Equity Bank is an equal opportunity employer. We value the diversity of individuals, ideas, perspectives, insights, values and what they bring to the workplace.