

**General:**

Job Title: Assistant Manager Merchant Acquiring

Reports to: Manager Merchant Acquiring

Function level: Assistant Manager

Basic Purpose:

The Assistant Manager Merchant Business is responsible for developing and managing relationships with merchants to drive the acquisition, retention, and growth of the merchant portfolio. The Assistant Manager ensures that merchants are effectively supported, their needs are met, and they are fully utilizing the bank's payment solutions and services.

Main Duties and Responsibilities:

- Responsible for the growth of merchant businesses through acquisition of merchants on the Lipa Kwa Equity, POS and Ecommerce products.
- Responsible for executing business strategies aimed at growing the unit in alignment with the performance metrics.
- Responsible for ensuring total value proposition to clients through cross promotion of additional bank products.
- Responsible for client retention to ensure business sustainability through proper portfolio management and strengthening client relationship by regular clients visits, and query resolution.
- Responsible for developing initiatives to support growth of merchant products whilst being a contributor to the development plans relating to the business.
- Responsible for Managing all products assigned under the merchant acquiring business initiatives whilst focusing on meeting the merchant business KPIs.
- Responsible for implementation of the Group processes and service delivery metric (SLA) to all Merchants.
- Responsible for executing targets against budget goals for the assigned branches.
- Responsible for executing activities in Compliance with Audit requirements as well as Schemes Standards (VISA/Mastercard).
- Responsible for implementing any related product innovations.
- Responsible to ensure utmost best service and management of customer queries efficiently and within timelines.
- Responsible for day-to-day activities to manage merchant business transactions disputes, fraud monitoring and risk management.
- Actively contributes to design and development of marketing plans alongside market requirements and consumer needs.
- Be on top of market intelligence by identifying the emerging market trends to complement product enhancement.
- Initiate and manage co-marketing plans for merchant business to maximize product stickiness and business results.
- Customer Satisfaction Improvement: gather feedback from end-customers and work with the product team and customer service team to improve customer satisfaction.



- Ensure acquisition of new skills and know-how necessary to support execution of merchant business strategy, improvements to digital processes ultimately driving financial returns for the portfolio.
- Promote and present to merchants, retailers, and other entities in Equity products to acquire new business partners.
- Track and maintain merchant relationships to ensure continual growth and sales targets through weekly reporting, daily assessments, and constant portfolio management analysis discussions.
- Leverage prospect and contract new merchants and partners by presenting the appropriate solution for the business.
- Ensure high productivity levels by the Payments Relationship Officers through performance reviews while regularly mentoring and coaching to achieve the desired outcome.
- Maintain Corporate customer relationships to ensure continual growth of sales targets.
- Recruit corporate customers to Host to Host solution to support the seamless solution and grow the merchant business.
- Work closely with all internal and external stakeholders i.e., Exco, Heads, Senior Managers, Branches Merchant Supervisors, Digital Channels teams, Product, Customer Service Operations, Integration team, clients, and vendors to provide value added service for the Merchant Portfolio.
- Ensure 100% compliance to the Banks policies and procedures.
- Oversee to ensure the bank corporate image is promoted.
- Ensure branches and supervisors are well supported for effective and efficient service delivery through regular assessments of branch visits and engagements.
- Any other duty assigned by immediate supervisor.

Qualifications and Experience:

- Bachelor's degree in Banking, Finance, Business Administration, Economics, ICT, or any related field.
- Minimum 3-5 years' experience in banking, with strong exposure to merchant acquiring, cards, digital payments, POS/QR/eCommerce, and business development.
- Proven experience in merchant portfolio management, client relationship management, and acquiring new merchants across POS, QR, and eCommerce channels.
- Excellent communication and presentation skills for engaging merchants, corporates, and key stakeholders.
- Strong **customer service orientation** with the ability to handle escalations, portfolio reviews, and relationship management.



Name of Employee: _____	Name of Line manager: _____
Designation: _____	Designation: _____
Signature: _____	Signature: _____
Date: _____	Date: _____