



General:
Job Title: Senior Officer – Card Operations Reports to: Manager – Digital Operations Date: July 2026 Version: 1 Function level: Senior Officer
Basic Purpose:
To manage end-to-end card operations, ensuring efficient card issuance, lifecycle management, system reliability, and high-quality customer service while maintaining compliance with card scheme and regulatory requirements.
Main Duties and Responsibilities:
I. Oversee the full card lifecycle including issuance, activation, renewal, replacement, blocking, and closure processes, ensuring timely and accurate execution. II. Ensure all card requests are processed within defined SLAs, minimizing delays and enhancing customer experience. III. Monitor card system performance and availability, ensuring minimal downtime and prompt resolution of system issues in collaboration with IT. IV. Investigate and resolve card-related issues including failed transactions, declined transactions, and customer complaints. V. Ensure compliance with card scheme regulations (Visa/Mastercard), internal policies, and regulatory requirements. VI. Monitor card transaction performance, identifying trends, anomalies, and potential fraud indicators. VII. Drive implementation of digital card solutions, including instant issuance and virtual cards, to enhance customer convenience. VIII. Maintain accurate records, logs, and audit trails for all card operations activities. IX. Collaborate with Risk and Fraud teams to strengthen controls and reduce card-related risks. X. Identify process gaps and implement improvements to enhance operational efficiency and reduce errors.



KNOWLEDGE SKILLS AND EXPERIENCE:
• Strong knowledge of card operations and lifecycle management • Understanding of card scheme rules and transaction flows • Strong problem-solving and analytical skills Education: Bachelor's degree in Business, Finance, Banking or related field Work Experience: Minimum 5 years in relevant field

If you believe you can clearly demonstrate your abilities to meet the criteria given above, please submit your job application cover letter along with a detailed resume, copies of the relevant certificates and testimonials in a single PDF file format, quoting the respective Job title or Ref no. in the subject field to TZRecruitment@equitybank.co.tz by **5th August 2026**.

Only short-listed candidates will be contacted.

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KPIs – Senior Officer – Card Operations

No.	KPI	Metric Definition	Target
1	Card Issuance TAT	% of card requests processed within SLA timelines	≥ 95%
2	Card Activation Rate	% of issued cards activated within 7 days	≥ 90%
3	Card Processing Accuracy	% of card transactions/processes completed without errors	≥ 99%
4	System Uptime	Availability of card systems and platforms	≥ 99%
5	Customer Complaint Reduction	% reduction in card-related complaints YoY	≥ 20%
6	Compliance Adherence	% adherence to card scheme rules and regulatory requirements	100%
7	Incident Resolution TAT	% of card-related issues resolved within SLA	≥ 95%
8	Productivity	Number of card requests handled per officer vs benchmark	≥ 100%