



General:
Job Title: Senior Officer – Chargebacks Operations Reports to: Manager – Digital Operations Date: July 2026 Version: 1 Function level: Senior Officer
Basic Purpose:
To manage the end-to-end chargeback and dispute resolution process, ensuring timely handling, regulatory compliance, and minimization of financial losses while enhancing fraud detection and prevention controls.
Main Duties and Responsibilities:
I. Manage the full lifecycle of chargebacks from initiation to resolution, ensuring all cases are processed accurately and within scheme-defined timelines. II. Conduct detailed investigations into disputed transactions by analyzing transaction data, customer behavior, merchant evidence, and system logs to determine validity. III. Engage with card schemes (Visa, Mastercard), merchants, acquiring banks, and internal stakeholders to resolve disputes efficiently and within prescribed timelines. IV. Ensure strict compliance with card scheme rules, documentation requirements, and regulatory guidelines to avoid penalties and financial exposure. V. Track and monitor chargeback volumes, trends, and financial impact, providing regular reports and insights to management. VI. Identify root causes of chargebacks, including fraud, operational gaps, or system weaknesses, and recommend corrective and preventive measures. VII. Collaborate with Fraud, Risk, and Card Operations teams to strengthen controls and reduce chargeback ratios. VIII. Maintain proper documentation, audit trails, and case records to ensure full audit and regulatory compliance. IX. Continuously review and improve chargeback processes to enhance efficiency, reduce turnaround times, and improve customer experience. X. Support implementation of fraud prevention tools and monitoring mechanisms to proactively reduce dispute volumes.



KNOWLEDGE SKILLS AND EXPERIENCE:
• Strong knowledge of card operations, disputes, and chargeback processes • Understanding of Visa/Mastercard rules and timelines • Strong analytical and investigative skills • Attention to detail and risk awareness Education: Bachelor's degree in Business, Finance, Banking or related field Work Experience: Minimum 5 years in card operations or disputes

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.

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

By submitting your application, you consent to Equity Bank Tanzania Limited collecting and processing your personal data strictly for recruitment, selection, and, where applicable, employment purposes. Equity Bank Tanzania Limited will process your personal data in accordance with the Data Protection and Privacy Act, Cap 97, and its Data Privacy Policy. Your personal information will be treated with the highest level of confidentiality and will not be shared with unauthorized third parties, except where disclosure is required by law or regulatory obligation”.

