EQUITY

General:

Job Title: Manager: QR Merchant Solutions
Reports to: Senior Manager: Agency Banking
Function level: Manager

Basic Purpose:

The Manager – QR Merchant Solutions is responsible for driving the acquisition, activation, and growth of **QR-based payment merchants (TAN QR)** across mass market and MSME segments. The role focuses on expanding TANQR acceptance, increasing transaction volumes, ensuring high merchant engagement, and delivering seamless digital payment experiences while complying with regulatory and bank policies

Main Duties and Responsibilities:

1. **QR Merchant Acquisition & Onboarding**
   - Acquire and onboard mass market and MSME merchants for QR-based payment solutions (static and dynamic QR).
   - Drive deployment of QR solutions across retail outlets, micro-merchants, and small businesses.
   - Ensure smooth digital onboarding, KYC compliance, and QR activation within defined TATs.
2. **Merchant Activation & Usage Growth**
   - Drive merchant education and awareness on QR payments, settlement cycles, and reconciliation.
   - Monitor activation rates and ensure consistent transaction activity post-onboarding.
   - Implement strategies to improve QR transaction frequency, ticket size, and retention.
3. **Product & Solution Management**
   - Promote bank's TANQR solutions to all segments
   - Cross-sell related digital products such as current accounts, mobile banking, merchant apps, and cash management solutions.
   - Gather merchant feedback and work with relevant teams to enhance QR features and user experience.
4. **Revenue & Performance Management**
   - Achieve targets related to TANQR merchant acquisition, active merchants, and transaction volumes.
   - Drive fee income (NFI) and float balances linked to QR merchant accounts.
   - Track and report performance metrics, dashboards, and on TANQR merchant portfolio.
5. **Market Development & Partnerships**
   - Identify high-potential merchant clusters, markets, and ecosystems for QR penetration.
   - Work with channel partners, fintech's, aggregators, and ecosystem players to scale QR acceptance.
   - Monitor competitor QR offerings and recommend strategies for differentiation.

6. **Operations, Risk & Compliance**
    - Ensure adherence to KYC, AML, NPCI / local regulator QR guidelines, and bank policies.
    - Address merchant queries related to settlements, and technical issues in coordination with operations and technology teams.
    - Monitor fraud risks and ensure secure QR usage across merchant portfolio.
7. **Stakeholder Coordination**
    - Coordinate with internal teams including Business, operations, IT, risk, compliance, and customer support.
    - Support field sales teams with training, product knowledge, and QR solution enablement.

Key Performance Indicators (KPIs)

- Number of TANQR merchants onboarded and activated
- Active TANQR merchant's ratio (Activity level)
- TANQR transaction volume and value
- Revenue generated from TANQR merchant portfolio
- Merchant retention and satisfaction scores
- Compliance and audit adherence
- Deposits mobilized from TANQR merchant portfolio

Qualifications & Experience

Education

- Bachelor's degree in Business, Finance, Commerce, or related field
- MBA or certification in Digital Payments is an advantage

Experience

- 4–8 years of experience in digital payments, QR acquiring, merchant acquiring
- Hands-on experience with QR payment solutions especially from Mobile Financial Services is strongly preferred

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Skills & Competencies

- Strong understanding of QR payment ecosystems and merchant acquiring models
- Sales and relationship management skills with MSME and mass market merchants
- Knowledge of settlement, reconciliation, and payment operations
- Analytical mindset with ability to track and improve usage metrics
- Excellent communication and stakeholder management skills

Behavioural Attributes

- Customer-first and execution-focused
- Comfortable working in a high-volume, fast-growth payments environment
  Proactive, data-driven, and solution-oriented

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 **Friday 28th 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.

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