



## **E-Business Manager**

**Company: First Ally Trust Microfinance Bank**

**Experience Level: 5–7 years**

**Location: Lagos**

### **About the Role**

As the E-Business Manager at First Ally Trust Microfinance Bank, you will play a key role in driving the bank's transition from a traditional, branch-led model to a digital-first institution. You will lead the development, execution, and optimisation of all electronic banking channels including mobile banking, USSD, POS, debit cards, and internet banking to increase adoption, profitability, and customer satisfaction.

You will function as a Product Manager for all e-business platforms, owning their lifecycle from strategy to implementation, while ensuring seamless user experiences, regulatory compliance, and technological innovation.

### **Key Responsibilities**

#### **E-Channel & Product Strategy**

- Define and drive the e-business vision and roadmap in line with the bank's digital transformation goals.
- Manage the full lifecycle of e-business products: ideation, design, implementation, optimisation, and retirement.
- Monitor usage data, market trends, and competitor offerings to improve product features and market share.
- Lead initiatives to digitise banking processes and reduce branch dependency.

#### **Channel Management**

- Oversee operations and performance of digital channels: USSD, mobile banking, internet banking, POS, and debit cards.
- Grow channel adoption, active users, and transaction volumes across platforms.
- Ensure platform uptime, stability, and strong customer experience through collaboration with internal teams and third-party vendors.
- Monitor and analyse KPIs to guide improvements in engagement and profitability.



### **Project Delivery & Innovation**

- Lead cross-functional teams and external partners to launch and scale new digital services and channels.
- Ensure all e-banking projects are delivered on time, within scope and budget.
- Champion innovation, automation, and customer-centric design in digital product rollouts.

### **Operations, Reconciliation & Customer Support**

- Supervise daily operations of e-business services, ensuring smooth transaction processing, minimal downtime, and customer satisfaction.
- Ensure accurate and timely reconciliation of all e-channel transactions, working closely with Finance and Operations teams to resolve discrepancies.
- Establish and monitor SLAs with third-party providers, ensuring high-quality and uninterrupted service delivery.
- Provide technical and user support for core e-banking platforms, collaborating with IT to resolve system-related issues promptly.
- Lead the resolution of customer claims and disputes related to e-channels, ensuring adherence to TATs and regulatory standards.

### **Compliance, Risk & Support**

- Ensure all digital channels are secure and meet regulatory, risk, and compliance standards (CBN, NDPR, etc.).
- Collaborate with the IT and Risk teams to monitor for fraud and cyber threats across e-channels.
- Escalate and resolve service failures and customer disputes promptly and effectively.

### **Vendor & Stakeholder Management**

- Manage relationships with technology vendors, fintech partners, and payment processors (e.g., Interswitch, NIBSS).
- Negotiate SLAs, manage contracts, and ensure optimal service delivery.
- Collaborate with marketing, operations, and customer service to drive adoption and awareness of digital products.

## **Requirements**

### **Experience & Education**



- Minimum of 5–7 years' relevant experience in a commercial bank, microfinance bank, or fintech (preferably in e-business or digital banking roles).
- Strong understanding of the Nigerian financial services ecosystem, especially MFBs and mobile-first banking.
- Proven track record in managing mobile banking, USSD, POS, and card-based channels.
- Experience working as or with a product manager is an added advantage.
- BSc/HND in Information Technology, Computer Science, Finance, Business Administration, or related field.
- Additional certifications (e.g., CIBN, Microfinance Certification, Digital Product Management, PMP) are an asset.

### **Key Skills & Competencies**

- Deep understanding of digital banking channels and infrastructure.
- Strong product ownership, innovation, and project management capabilities.
- Business-savvy with a bias for execution and results.
- Excellent analytical, troubleshooting, and decision-making skills.
- Strong vendor, stakeholder, and team management abilities.
- Effective communicator with the ability to translate technical solutions into business value.