



E-Business Officer

Company: First Ally Trust Microfinance Bank

Experience Level: 2 -3 years

Location: Lagos

Duties/ Responsibilities

E-channels Processing and Support.

- Ensure the smooth operations of all e-channel products.
- Manage customer engagement on all e-products and channel platforms used.
- Conduct issuance and monitoring of the POS to merchants.
- Conduct field visits to end users.
- Engage vendors on all e-business-related activities.
- Attend to complaints on any challenge encountered in using any of the e-products.
- Provides product performance report
- Ensure adequate growth in e-channel space.
- Carry out upload of safe token files and card file processing

Disputes and Chargebacks Resolutions.

- Monitor and coordinate the dispute management space to ensure that all disputed transaction logs against PTMFB are attended to within 24 hrs.
- Ensure no loss of funds on all disputed cases logged against the bank.
- Identify failed transactions for resolution on a daily basis.
- Follow up with other institutions for the resolution of any dispute raised against us or by us.
- Follow up with Finance and Operation's team for relevant postings.
- Provide response to the customer on the status of their dispute.



E-Reconciliation and Settlement

- Ensures all e-channel products transactions amount are duly settled to the bank's position.
- Ensure all e-channel product transactions are timely and accurately reconciled.
- Provide proof of all channel and product transaction reconciliation.
- Identify and determine all open items from the reconciliation.
- Provides the report and proofs for audit review.
- Ensure all open items from reconciliation is duly passed to the relevant account or GL.
- Ensure the relevant settlement GL/account is impacted with the relevant figure and amount.
- Follow up with the settlement bank with pending, due or available settlement.
- Ensure to pass all relevant credit to and from settlement bank to the relevant GL/account
- Ensure no loss or amount is lost from the settlement operations
- Pass all credit and debit postings to the customer's account with respect to refunds, uncredited funds, and reversals.
- Maintains and monitors the settlement account and the balances.
- Pass all relevant maintenance fees on channels and products being used.

Skills

- Proficiency in Microsoft Office (Excel, Word, Outlook)
- Strong attention to detail
- Good communication and interpersonal skills
- Ability to analyse and resolve problems efficiently
- Sound organizational and documentation skills

Requirements

Qualifications:

BSc in any relevant field.