

| Job Description   |                               |
|-------------------|-------------------------------|
| <b>Position</b>   | Manager                       |
| <b>Department</b> | Digital Solutions             |
| <b>Division</b>   | Retail Payment Services (RPS) |

### SUMMARY OF RESPONSIBILITIES

Assist Head of Digital Solutions in developing the next generation of products and services to position PayNet as a market leader and thought leader that is innovative and competitive

### KEY AREAS OF RESPONSIBILITIES

#### 1. Digital Innovation

- Undertake research and study new and emerging technologies, market needs, and product trends. Harness and apply learnings to improve PayNet's product portfolio, ensuring PayNet achieve and maintain thought leadership in digital transactions
- Identify and analyse the market/business trend in digital economy
- Assist Head of Product in leading digital and innovation initiative, providing architecture and technology oversight and guidance, establish and execute digital and innovation processes and standards
- Work closely with existing products team throughout entire digital innovation lifecycle through synthesisation of new digital innovation ideas into existing products to provide an enduring competitive advantage for PayNet's products and services
- Collaborate and syndicate with key stakeholders, both internal and external to ensure the digital innovation programs align with PayNet's strategy, vision and mission
- Formulate ideas to optimise product development investments
- Articulate product vision to achieve market leadership, and translate the vision into product requirements, features and functionality
- Write and review business requirements documents, analyse the requirement gaps between business requirements and technical documents
- In-trend with the latest digital technology and payment landscape globally
- Build strong relationships with technology partners and develop first-to-market digital innovation that aligns with PayNet's vision and mission
- Promote an organizational culture that encourages top performance and high morale

#### 2. Project Management and Implementation

- Project management (where applicable, to co-manage) on the implementation of new/enhance products and services involving:
  - i. Internal and inter-departmental resources
  - ii. Vendors/ system integrators
  - iii. Financial Institutions through the formation of business, operations and technical steering/ working committees
  - iv. Progress updates to Management Committees, Working Committees and relevant authorities
- Maintains organization's effectiveness and efficiency by defining, delivering, and supporting strategic plans for implementing new initiatives
- Directs relevant research by studying organisation's goals, strategies, practices, visions and missions
- Coordinates resources for the flawless execution of projects, on-time implementation and within budget

- Recommends strategies, policies, and procedures by evaluating project outcomes; identifying problems; evaluating trends; anticipating requirements
- Accomplishes financial objectives by forecasting requirements; preparing an annual budget; scheduling expenditures; analyzing variances; initiating corrective action
- Maintains quality service by establishing and enforcing organization standards
- Maintains professional and technical knowledge by attending educational workshops; reviewing professional publications; establishing personal networks; benchmarking state-of-the-art practices; participating in professional societies
- Contributes to team effort by accomplishing related results as needed

## **QUALIFICATIONS**

### **Minimum Qualifications**

- Degree/ Diploma in Banking, Finance, Business or its equivalent.
- Post-graduate qualification will be an added advantage.

### **Technical Qualifications**

- Strong computer literacy skills – Microsoft Word, Excel, PowerPoint, Visio, Project.

### **Additional requirements.**

- Minimum of 7 years' experience in areas relating Electronic Banking, Retail Banking, Transactional (Wholesale) Banking or Card Services with good writing and analytic skills
- Strong leadership qualities, aggressive and result oriented
- Industry awareness & passion for digital innovation
- Understanding of digital trends, digital solutions and technologies within the digital economy landscape
- Methodological thinker, with strong experience with process / customer journey mapping
- Strong understanding and ability to drive change, think strategically and exercise good judgement
- Strong communication, presentation and negotiation skills
- Strong trouble-shooting and problem-solving skills
- Strong ability to establish, develop, maintain good operational relationship and vendor management skills
- Experience in project management
- Ability to lead a meeting/discussion with external parties such as Banks & Merchants/Corporate Businesses.