

VACANCY NOTICE

Pearl Bank is a Commercial Bank whose purpose is fostering prosperity for Ugandans. Our high impact goals are driving sustainable financial inclusion and stimulating entrepreneurship and service. The Bank is growing and giving opportunity for its competent and achievement driven employees as well as the public to fill up the role that has fallen vacant.

POSITION DESCRIPTION

JOB TITLE: HEAD AGENT BANKING AND FINTECH

DISTRIBUTION

REPORTS TO: EXECUTIVE DIRECTOR-DFS

JOB PURPOSE

- The role holder is responsible for overseeing the strategic growth, management, and distribution of agent banking, Fintech solutions, and ATM networks across retail merchants, agents, and super agents for the Bank.

KEY RESPONSIBILITIES /KEY DELIVERABLES

- Develop and execute the strategic plan for agent banking and fintech distribution, ensuring alignment with the overall business goals and objectives.
- Oversee the distribution network of retail merchants, agents, super agents, and ATMs to ensure widespread coverage and efficient operations.
- Lead the business development and acquisition efforts to grow the bank's footprint in key markets, targeting underserved and rural areas for financial inclusion.
- Drive the recruitment, onboarding, and management of retail merchants, agents, and super agents to facilitate agent banking services and fintech solutions (payments, cash withdrawals, deposits, etc).
- Oversee the planning, deployment, and management of ATMs across key locations, focusing on enhancing accessibility and optimizing the user experience.
- Manage relationships with ATM vendors, service providers, and cash management partners to ensure the smooth operation of ATMs.
- Develop strategies to integrate ATMs with fintech solutions such as mobile payments, QR code payments, and other cashless technologies.
- Ensure seamless integration of fintech services with agent banking and ATM networks, providing a unified and efficient experience for customers.
- Lead the development and deployment of fintech solutions for merchants and agents.
- Partner with internal and external partners (Fintechs, product development teams) to design and roll out new financial products tailored to retail merchants, agents, and consumers.
- Analyze key data related to agent performance, transaction volumes, ATM usage, and merchant activity, identifying trends and opportunities for growth.
- Monitor market conditions, competitor activities, and customer needs to adjust distribution strategies accordingly

BUSINESS BEHAVIOURS

- **Passion:** Committed to excellence, delivering outstanding results and making a positive impact on our customers and stakeholders.
- **Teamwork:** Collaborates, mutual respect, and diverse perspectives, to achieve shared success and deliver greater value to the Bank.
- **Integrity:** Uphold honesty, transparency, and accountability, ensuring ethical practices in every action.
- **Innovation:** Embrace creativity and forward-thinking, continually seeking new solutions to enhance customer experience and drive business growth.

QUALIFICATIONS, EXPERIENCE AND COMPETENCIES REQUIRED

- Bachelor's degree in Commerce, Business Admin, Public Administration, Social Sciences, Marketing & other related fields.
- A minimum of Eight (8) years' experience in a banking or telecommunications environment, with demonstrated understanding of agency or channel-based business models, gained through roles in analysis, client relationship management, or agent network operations.
- Proven experience leading teams.

THE FOLLOWING DOCUMENTS SHOULD ACCOMPANY THE APPLICATION

- Cover letter, Detailed CV, and Copies of academic documents all as one file.

MODE OF APPLICATION

- Online applications addressed to **Chief People & Strategy Officer**, Pearl Bank Uganda.
- Send application to **hr@pearlbank.com** with job title as subject.
- Closing Date: **Friday 13th February 2026** at **5:00pm**.
- Only shortlisted candidates will be contacted.

Pearl Bank Uganda Ltd is an equal opportunity employer