

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: PRODUCT LEAD CARDS AND SCHEMES

REPORTS TO: HEAD FINTECH PRODUCTS & ALTERNATE CHANNELS

JOB PURPOSE

- The job holder is responsible for development and execution of strategies that will provide customers with products that meet their card-based needs. He/she is responsible for the bank's card business (ATMs, POS and E-commerce). Developing business cases for new products / process development to enhance the capability to compete in the market. Identifying new trends, evaluating major competitors and formulating business propositions.
- The Product lead Cards and Schemes will drive and provide coordination to sales strategies and plans for card (acquiring and issuing) business by establishing new business portfolio, relationship management and customer retention. Also manage support/sales team on offering and maintaining quality of services to card products.

KEY RESPONSIBILITIES /KEY DELIVERABLES

- Manage the end-to-end project implementation of new card schemes and enhancement of existing card schemes to improve customer user experience, grow the product offering and usage.
- Recruitment of profitable new business and establish, manage and develop long term, profitable relationships, ensuring the provision of first-class customer service and maximizing business opportunities for the card products to achieve key objectives and goals.
- Champion card products development, enhancements, and new features/functionality that deliver best in class solutions leading to optimum customer service, quality, accuracy, and responsiveness.
- Act as an enabler to branch staff especially Branch officers/customer service champions by providing them with tools and information to optimize card issuance sales and card usage.
- Monitor sales performance on a daily, weekly and monthly basis and provide expected results and reports to management.
- Develop and recommend new, and revisions to, existing policies and procedures such as standard operating procedures and internal guidelines in relation to card business and products while ensuring 100% compliance.
- Responsible for the management of assigned new and enhanced products throughout their development life cycle to meet client specific requirements.
- Train staff, customers and other stakeholders on products, services and delivery strategies.
- Ensure compliance with all VISA and other card standards.
- Ensure 90% transaction success rate of all card transactions.
- Perform quality of service field checks on key merchants and all branches to assess their service experience and close identified service gaps. Coordinate with front line teams & contact center for quick customer responses to drive high levels of customer satisfaction.
- Stakeholder management of the card schemes and all partners/vendors in relation to card business.
- Support handling of customer feedback and follow up to close all disputes arising from card products.
- Minimize revenue leakage from all the card-based products and services, through constant monitoring and corrective actions.
- Ensure availability and optimization of ATMs and card-based revenues through strategic initiatives driven through partners and the branch network.

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 seek new solutions to enhance customer experience and drive business growth.

QUALIFICATIONS, EXPERIENCE AND COMPETENCIES REQUIRED

- Bachelor's Degree in any business or IT related field with at least 3 years' banking experience within the card payments space.
- Experience with multiple card schemes is preferred (UPI and VISA).
- Proven good project management capabilities.
- Proven track record in development and management of banking products and services.
- Good knowledge and understanding of card issuance processes and payments (issuing and acquiring perspective).
- Good understanding of product development and marketing principles.
- Business and Industry awareness.
- Strong business acumen and proven record of revenue generation initiatives.
- Good interpersonal skills necessary for collaboration with other teams for implementation of activities.
- Team player and ability to work with minimum supervision.
- Strong analytical, product management, problem- solving, decision-making, financial management and budget planning skills.
- Ability to work with IT personnel to articulate business requirements.

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