

## Job Description

JOB TITLE	<b>Head of Electronic Channels</b>
LEVEL/BAND	<b>Head of Department</b>
DEPARTMENT	<b>Banking</b>
DIRECT REPORT (JOB TITLE)	<b>Chief Banking Officer</b>

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### Overall Purpose of the Position

The Head of Electronic Channels will be responsible for the distribution part of APS Bank electronic channels as well as proposing and implementation of new digital channels in line with the Bank's strategic direction as outlined in the Business Plan.

This position requires the Head of Electronic Channels to ensure organisational effectiveness by directing and managing the support activities in accordance with the Digital Strategy of the Bank and its Business Plan strategic initiatives as well as ensuring that a quality service is provided to internal and external customers.

### Operational Responsibilities

- Ensures the efficient and effective day-to-day management of the Electronic Channels distribution, which currently includes the Contact Centre, Internet Banking, Mobile Banking, ATMs, Bulk Deposit Machines, Debit and Credit Cards, Payments and Open Banking Solutions;
- Carries out the necessary research to manage, lead, identify, propose and implement new digital channels to provide a customer experience focused on the Bank's vision and strategic direction;
- Responsible for targets both in terms of sales and customer satisfaction through the implementation of campaigns and products/services launches in co-ordination with Strategy Department;
- Responsible for the integration of all channels as well as ownership of distribution channels and initiatives aligned to the customer value propositions, focusing on growth and profitability;
- Routinely engages with the Voice of the Customer team to ensure optimum Customer Experience is achieved at all times and that the correct balance is struck between sales and service;
- Provides guidance, professional expertise, support and advice to Management when required;
- Works to the objectives set by the Chief Banking Officer, ensuring that plans and projects are executed according to budgets and in line with the Bank's project implementation framework, as per the established timeframes and within the agreed quality standards and risk parameters;

- Leads the Bank's Channel Migration Strategy, through customers' education.

### General Responsibilities

- Actively interfacing with the Chief Banking Officer and other departmental Heads to ensure smooth and efficient processes in relation to the various distribution channels;
- Leading, inspiring and coaching team members and line-staff to achieve their targets while supporting their professional and personal development;
- Ensuring that the Chief Banking Officer is briefed on development initiatives, both current and planned;
- Drive Sales and Services through digital channels, by offering alternative solutions;
- Consonant with the nature of the position, keeps in sight the need to optimize efficiency and revenue while maintain diligent cost management;
- Ensuring compliance with all relevant laws, policies and regulations.

### Qualifications, Skills & Competencies

- **Mandatory**

<b>Skill</b>	<ul style="list-style-type: none"> <li>• Excellent understanding of the banking operations, the current changing environment and related implications;</li> <li>• Have an innovative mind, and is fully abreast with the latest technological offerings;</li> <li>• Possess motivational leadership skills;</li> <li>• Possess knowledge of best practices in the digital industry;</li> <li>• Be reliable, creative, organised, meticulous and prepared to work under pressure;</li> <li>• Have very good verbal and written communication skills;</li> <li>• Possess excellent analytical and troubleshooting skills;</li> <li>• Able to work both independently and as part of a team in a dynamic environment;</li> <li>• Possess good negotiation and selling skills;</li> <li>• The ability to motivate coach and develop team members.</li> </ul>
<b>Experience</b>	<ul style="list-style-type: none"> <li>• A number of years proven working experience in management role in retail banking and digital environment.</li> </ul>
<b>Qualification</b>	<ul style="list-style-type: none"> <li>• A professional qualification such as first degree/post graduate diploma in a related area.</li> </ul>

## Structure

