About the job

National Credit and Commerce Bank PLC is looking for **Card Division (AO-Officer): Operations, Product, Sales Governance & others)**

Job Description / Responsibility

- Develop, manage and enhance credit, debit, prepaid and other card products throughout their lifecycle, including new product development, feature enhancement, portfolio analysis, performance monitoring and preparation of product proposals.
- Drive customer acquisition for card products through direct sales, branch channels, corporate relationships and strategic partnerships while achieving assigned business targets and maintaining high sales quality standards.
- Monitor sales activities and customer onboarding processes to ensure compliance with internal policies, Bangladesh Bank regulations and card scheme requirements.
- Review documentation, investigate exceptions and support internal and external audit observations.
- Develop and manage strategic alliances with merchants, corporate clients, payment partners, fintech companies and other stakeholders.
- Negotiate commercial arrangements, coordinate promotional campaigns, monitor partner performance and identify new business opportunities.
- Support the operation and monitoring of Alternate Delivery Channels (ADC) and digital banking services by coordinating with IT teams, vendors and service providers to ensure uninterrupted customer service and timely resolution of operational issues.
- Handle customer enquiries, complaints, and service requests related to cards and digital banking.
- Resolve issues within agreed Service Level Agreements (SLAs), escalate critical matters where necessary and maintain high levels of customer satisfaction.
- Perform end-to-end card operations, including card issuance, replacement, renewal, maintenance requests, transaction processing, reconciliation, operational controls and timely service delivery.
- Process card applications through the Card Management System (CMS) after verifying documentation and approvals, ensuring compliance with KYC AML and regulatory requirements while facilitating seamless customer onboarding.
- Manage card transaction disputes and chargeback cases by coordinating with payment schemes, acquiring members, merchants and internal stakeholders.
- Investigate disputed transactions and ensure compliance with scheme rules and turnaround time requirements.

- Prepare operational, business, regulatory and management MIS reports analyses card portfolio and transaction data, develop dashboards, automate reports and provide accurate information to support management decision making.
- Coordinate effectively with internal departments, branches, technology teams, vendors and external stakeholders to ensure efficient execution of card business activities.
- Maintain confidentiality of customer and business information and ensure compliance with all applicable internal policies, regulatory requirements and operational risk management standards.
- All other related jobs as and when required for smooth operation of the department assigned by the management.

Educational Requirements

- MBA, MBM, Master's/ four year Bachelor's degree preferably in business from UGC approved universities having no 3rd class in academic records.
- Candidate having minimum 16 years of schooling will be eligible.

Experience Requirements

- At least 2 year(s)
- The applicants should have experience in the following business area(s):
- Banks

Additional Requirements

- Minimum 02 years of work experience in card division/ digital financial services or relevant operational functions in a commercial banks/ financial institution.

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