

**Job Title : Head, Cards Business**

**OVERALL PURPOSE:**

- ◆ Head, Cards responsible for all card business production and Sales development which are mainly comprised of the card products such as credit card, debit, prepaid card and corporate card with card payment companies Visa, Mastercard, UPI etc. It will mainly focus on cards and merchant sales.

**RESPONSIBILITIES:**

- ◆ Lead card and merchant sales team to ensure the achievement of onboarding plan
- ◆ Ongoing development and management of customer benefits and product feature in support of increasing customer.
- ◆ Lead the development implementation of new card concepts and features to continue the growth of new cardholder and product relevance to existing customers
- ◆ Manage the control environment of card risk, compliant with policy and guild line, testing.
- ◆ Initiate idea and enhance system to grow card business
- ◆ Deal with international card schemes such as Visa, MasterCard and UnionPay to apply for principal license, coordinate on project
- ◆ Monitoring card campaign and promotion
- ◆ Monitoring fund support from scheme and monthly budget tracking
- ◆ Monthly monitoring card performance transaction and card activation
- ◆ Work closely with branches to support on card campaigns
- ◆ Lead and work closely with marketing and related departments to establish effective product launching plan, initiate marketing promotion/campaign
- ◆ Participate with the project, testing, and live the project with in time frame and accuracy
- ◆ Ensure the issues are report and fixed will be testing before put in live.

**QUALIFICATIONS REQUIREMENTS:**

- ◆ Tertiary qualifications in a business related field such as Accounting/Commerce/IT
- ◆ At least 3 years in a managerial capacity in the Card Services and Electronic Banking Channel division of a Bank or financial institution.
- ◆ Thorough knowledge of Card Center policies, procedures and practices. Incumbent should have knowledge or experience in all functional areas of the center including marketing, credit, collections, card security, data processing, authorization, customer service, etc.
- ◆ Knowledge of the Electronic Banking Platforms in use throughout the International network.
- ◆ Have good contacts and networking with people in the credit card related industry e.g. Plastics, POS, Payment Solutions, Marketing Cards, etc.
- ◆ Strong people management with the ability to drive performance
- ◆ Superior communication and interpersonal skills with the ability to influence outcomes



- ◆ Proven ability to establish credibility and maintain and develop good business relationships with high profile customers
- ◆ Flexible with the ability to assimilate quickly into a demanding role/environment
- ◆ Knowledge of CARD SERVICES system architecture (hardware and software)
- ◆ General financial and business administration skill or experience

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