TERMS OF REFERENCE – TECHNICAL PAYMENT SPECIALIST

**Position Title:** Technical Payment Specialist

**Job Type** AfricaNenda

**Location:** Remote (Africa)

**Reports to:** Regional Director

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**Job Description**

AfricaNenda is looking for Technical Payment Specialists to join their innovative team who are making a significant impact in the reduction of financial exclusion in Africa.

AfricaNenda focuses on accelerating the development and deployment of instant inclusive digital payment platforms at country and regional levels, working and collaborating with governments and private sectors with the specific aim of financially including the millions of unbanked and disproportionately affected Africans thereby including them in the formal economy.

Visit our website for more information: [www.africanenda.org](http://www.africanenda.org)

**A bit about the role:**

The Technical Payment Specialist will need to have strong expertise in the technological aspects of national and regional payment systems, design, deployment and regulation of Instant and Inclusive interoperable payment systems, an understanding or working knowledge of ISO20022, capacity building of digital financial service providers on integration requirements and participation rules, regulation around fintech innovation and open APIs. The perfect candidates will be required to have in-depth understanding of specific key national and regional markets in Africa.

Successful candidates will be required to travel frequently and extensively within Africa supporting the development of Instant and Inclusive Payment Systems (IIPS.)

**Your mission:**

Under the direct supervision of a Regional Director, the Technical Payment Specialist will be responsible for the following key duties and responsibilities:

- Guide on how best to adhere to regulations governing participation and integration into real time payment systems.
- Advise and offer technical inputs in the design of use-cases (P2P, P2B, G2P and CICO payments) for real time payment systems.
- Document technical input on technological and regulatory specification for Digital Financial service providers integration to real time payment systems and create guides for interoperability integration.
- Develop the project documents to support Instant Payment Systems implementation and pre-project technical advice to National and regional stakeholders.
- Support the Regional Director in ensuring continuous stakeholder management and strong communication with partners such as instant payments infrastructure service providers, Governance experts and system integrators.
- Develop training materials and executing training assignments customized for requisite markets.
- Follow-up with partners to ensure training is relevant and appropriate.
- Support the Regional Director(s) in liaising with regulatory authorities and other relevant stakeholders in formulating standards meant to guide digital financial service providers, fintech integration and open APIs.
- Provide ideas and support to the Regional Director on how best to support Central Banks, fintechs and e-commerce platforms.
- Contribute to knowledge documentation and dissemination across the payment ecosystem through learnings from projects under portfolio.
- Explore the trends and needs within the payment industry and identify support areas where AfricaNenda can play a pivotal role.

A bit about you:

Technical competencies

- Strong knowledge of Financial Markets Infrastructure, with a minimum of 5 years’ experience.
- Experience working with central banks, payment aggregators and open payment system vendors on National Instant Payment Systems with added focus on regulation of new (FinTech related) technologies and innovation.
- Project Planning skills with strong ability to define project scope, objectives, deliverables, and timelines in collaboration with stakeholders. Added advantage if candidate has consulting skills and ability to carry out feasibility studies and gap analysis assessments.
- Track record in facilitating discussions or understanding rules and standards that determine how a payment system is governed, managed, and operated.
- Demonstrated experience in developing and implementing projects/programs in the payment ecosystem, and around digital payments is mandatory.
- Previous working experience in at least one market or region is required.
• Ability to translate complex technical ideas to a non-technical audience both verbally and in writing.
• Understanding of the need for sensitivity and confidentiality of information involved in dealing with stakeholders.
• Excellent writing and presentation skills. A good knowledge of French is highly desirable.
• Understanding of DPGs & DPIs will be an added advantage.

**Functional competencies**

• Strong ability to communicate and function effectively in local/international/multicultural environment.
• Excellent networking skills with a demonstrated ability to build and maintain professional relationships.
• Strong communication and interpersonal skills, with the ability to collaborate effectively with stakeholders and cross-functional teams.
• Ability to meet deadlines and work under pressure.
• Project management skills with excellent reporting, PowerPoint and Excel skills
• High level planning, organizational and time management skills, including flexibility, attention to detail and the ability to work under pressure to meet challenging deadlines.
• High-level of Integrity.

**Required Skills and Experience/Education:**

**Education**

Degree in Information and Communication Technology, engineering, Banking, Business Management, or related field is mandatory or Strong subject matter expertise with demonstrated and verifiable experience.

**Experience**

• At least 5 years of experience working with Central Banks, payment aggregators, fintechs, banks and Mobile money operators and/or open payment frameworks.
• Experience working with infrastructure service providers and payment systems at a National or regional level.
• Experience in developing and implementing projects/ programs in the payment ecosystem, with emphasis on digital payments.
• Experience in policy formulation and design/contribution to national payment strategies is highly desired.
• Experience working with financial service providers and/or financial technology companies on payment integration and digital financial services is desired.
• Experience supporting digital financial service providers with open APIs.
• Fluency in English is required; proficiency in French is an added advantage.

How to apply

Qualified candidates are invited to submit a CV and cover letter to applications@africanenda.org before 21st May 2024, and the subject line should read “Technical Payment Specialist” and relevant files labelled accordingly e.g.: “CV – (Name)”. Please note that incomplete applications will not be considered. As there are several applications, only shortlisted candidates will be contacted. However, we encourage interested parties to continue to check our website for opportunities as they come up.

AfricaNenda is an equal-opportunity employer and strongly encourages applications from people of all backgrounds. We are committed to creating a diverse environment and are proud to be an inclusive organization.