

## Job Specification - Payment Solutions Administrator

### Overview

Select Africa Limited is an Isle of Man company, established more than 20 years ago with the intention of owning a number of retail financial services businesses in Africa, outside of South Africa. It is the holding company of the Select Africa group of companies (“Select Africa”).

The controlling shareholder of Select Africa Limited is the African Alliance Group - an investment banking group owned by management and also operating in Africa. Select Advisors is the South African affiliate of Select Africa (“Group”). The business focusses on financial services, including property development ([www.malkernssquare.com](http://www.malkernssquare.com)) in Africa and currently owns loan book operations in Eswatini, Lesotho, Kenya, Uganda and Malawi. Select Africa is a supplier of both housing and housing micro-finance solutions, utilising various collection mechanisms but primarily that of a salary deduction model.

A key element of Select Africa’s strategy is to aggressively grow its scale of operation over the next four to five years. This involves both the growth of existing operations, the use of new technologies and the startup of operations in new African countries. The senior leadership of Select Africa is intensely focused on the creation of a meaningful financial services group within a relatively short time frame.

The culture of the Group is one of young professional pioneers, who aggressively seek out entrepreneurial opportunities and look to deliver profitable performances with no excuses for non-delivery of agreed upon targets. This requires team players who are self-driven and motivated. The business is staffed by individuals that are extremely diligent in terms of detail, systems, collections, service and strategy execution. The operating standards are already those of a listed company.

There are many challenges in doing business in Africa, but our team views these as opportunities and seeks ways of dealing with the many obstacles in our way. This requires a “can do” attitude and a problem-solving outlook with a determined approach to achieving goals. All prospective staff should have a passion for Africa and believe in its prospects.

### Main Purpose of the Role

The main purpose of the role will be assisting with the administration of book maintenance, Debit Order and cash/related transactions affecting the loan book.

### Key Deliverables of the Payment Solutions Administrator

1. Upfront Data Administration:
    - i. New Deals - Identification and rectification of problematic deals before submission.
    - ii. Deal Start Date vs. 1st Instalment Date.
    - iii. Deal situations to secure submissions.
    - iv. Repayment methods vs. product definition.
    - v. Employer links vs. instalment dates.
    - vi. Change control of employer details and bank details.
  2. Loan Book Maintenance:
    - i. DPR & General Ledger (“GL”) Map Audit and reconciliation after receipt of DPR Return from PIVOT (DPR’s and turnaround of DPR Returns need to be monitored on a daily basis).
    - ii. Settlement Process - all settlements need to be finalised immediately. Report to management to remove from any Submission and or Campaigns Files.
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- iii. Technical arrears - to be escalated and resolved in time to secure submission and reporting.
- iv. Refund Process Audit and Approval:
  - I. Refund request with checklist, attached documents signed and approved.
  - II. Refund DPR to Pivot with signed and approved Refund Journals.
  - III. Master Refund Register to identify, track, trace and reconcile Refunds back to DPR and GL Mapping.
- v. Account maintenance on clients' accounts:
  - I. Debit and credit transfers.
  - II. Clear small balances.
  - III. Credit Balances.
  - IV. Debit and Credit balances on Settled & Rolled accounts.
  - V. Account Statuses.
- 3. Country Support:
  - i. Support in-country staff with relevant information to improve their client service and collections.
  - ii. Train, mentor and coach in-country staff.

### **Reporting Structure**

The Payment Solutions Administrator will report to the Head of Payment Solutions.

### **The Candidate**

We seek the following in our desired candidate:

#### ***Qualification Requirement***

A relevant tertiary qualification is preferred.

#### ***Experience / Background Preference***

The company will only look at candidates who have no less than two years relevant, working experience in a similar role.

1. Previous experience within Financial Services is essential.
2. Previous experience within the Microfinance industry will be advantageous.
3. Previous collections experience is essential.
4. Good Excel and administrative skills
5. Preference will be given to candidates who have previous collections experience in multi-national African Countries.
6. A strong command of English, both written and verbal is a requirement of the role.

#### ***Key Competencies***

The successful candidate will need to demonstrate the following:

1. Strong interpersonal, verbal and written communication skills.
2. Self-assurance and a confident manner.
3. Accuracy and excellent attention to detail.
4. Strong analytical skills, with the ability to assess complex situations and use creativity to solve problems.
5. Established negotiation skills.
6. The ability to influence and persuade others.
7. The ability to apply a systematic and logical approach in order to achieve accurate results.
8. A self-starter who shows initiative and assumes responsibility for projects.
9. The ability to prioritise and handle multiple tasks within strict time frames within a fast paced, pressurised environment.

10. The ability to debate in a constructive manner and to challenge conventional wisdom/the status quo in order to achieve a culture dedicated to continuous improvement and best practices.
11. Be prepared to meet opposition and resistance to ideas.
12. Be alert to changing situations, show flexibility in approach, adaptability in difficult circumstances and continuously strive to achieve meaningful results.
13. The ability to build strong relationships with team members, company management and stakeholders.
14. Proven people management and leadership skills, preferably with people from different cultures and countries.
15. High energy levels.

### **Location**

The position is based at our Johannesburg office located at Illovo Edge Office Block, Building 4, 9 Harries Road, Illovo, Sandton.

By nature of the group, travel will be required from any staff member of the company from time to time.

### **Compensation**

An annual cost to company remuneration package, which will be commensurate with the technical skills and experience of the successful candidate.

Please forward applications to Tracey Strong: [strongt@africanalliance.com](mailto:strongt@africanalliance.com)

If you do not hear from us within two weeks, please consider your application for this particular vacancy unsuccessful. In this instance, please be assured that we shall retain your application and will be in touch should a suitable opportunity arise in the future.