

## Job Specification - Payment Solutions Administrator

### Select Advisors Limited

#### Main Purpose of the Role

The primary objective of this role is to provide comprehensive administrative support for loan book maintenance. This includes managing debit orders, cash transactions and other key processes impacting the loan book. The role ensures the accurate handling of data, adherence to operational standards and effective support for in-country teams to enhance service delivery and operational efficiency.

#### Key Deliverables of the Payment Solutions Administrator

1. Upfront Data Administration:
    - i. Identification and Resolution of Problematic Deals: Proactively identify and rectify issues with new deals prior to submission to ensure seamless processing.
    - ii. Deal Submission Preparation: Evaluate deal situations and implement measures to facilitate successful submissions.
    - iii. Repayment Method Compliance: Ensure repayment methods align with product definitions and accommodate special arrangements, such as ad hoc campaigns or fixed agreements on signed Acknowledgement's of Debt ("AODs").
    - iv. Employer Link Management: Verify that employer information is accurately aligned with salary dates in the master matrix and deduction/submission tables.
    - v. Change Control: Effectively manage and update employer and bank details, ensuring stringent control measures to secure the submission of debit orders.
  2. Loan Book Maintenance:
    - i. Daily Processing Report ("DPR") Management: Conduct daily audits and reconciliation of the DPR and General Ledger ("GL") map, ensuring timely processing and returns from PIVOT.
    - ii. Settlement Workflow Management: Expedite settlement workflows, ensuring finalisation and prompt reporting to management to prevent unnecessary submissions or inclusion in campaigns.
    - iii. Technical Arrears Escalation: Monitor and address technical arrears promptly to avoid unnecessary submissions and ensure smooth operations.
    - iv. Refund Process Management:
      - I. Validate refund requests using a detailed checklist and workflows, supported by system-generated statements and documents.
      - II. Update the Refund Matrix with authorised workflows finalised by PIVOT.
      - III. Maintain the Master Refund Register to track, trace and reconcile refunds against GL Mapping.
    - v. Account Maintenance: Oversee and execute the following account-related activities:
      - I. Process debit and credit transfers.
      - II. Clear minor balances from accounts.
      - III. Resolve credit balances and balances on settled or rolled accounts.
      - IV. Manage and adjust account statuses or situations, as necessary.
      - V. Access and verify downpayment requests prior to final authorisation.
  3. Management Information Systems ("MIS"):
    - i. Daily Cashflow for Collections: Update and distribute the consolidated cashflow report for collections daily.
    - ii. MTN Statements: Update and distribute MTN Statements on a daily basis.
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- iii. RealPay Reporting: Distribute daily RealPay reports to facilitate reconciliation processes.
  - iv. Ad-Hoc MIS Requests: Generate and deliver data or reports requested by management as required.
4. Country Support:
- i. In-Country Assistance: Provide accurate and timely information to in-country teams, enabling them to enhance client service delivery and resolve operational challenges effectively.
  - ii. Training and Development: Coordinate and deliver structured training sessions, mentorship, and coaching to in-country staff, focusing on skill development and alignment with organisational policies and standards.
  - iii. Process Improvement: Identify operational gaps and inefficiencies within in-country processes, recommending and implementing best practices to enhance compliance and performance.
  - iv. Operational Query Resolution: Serve as the primary point of contact for operational queries from in-country teams, ensuring prompt resolution or escalation to the appropriate department.

### **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 such as a Bachelor of Commerce Degree is preferred.

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

1. A minimum of one year of relevant working experience in a similar role is required.
2. Previous experience in Financial Services is essential.
3. Previous experience in the Microfinance industry will be advantageous.
4. Previous collections experience is a must.
5. Strong proficiency in Excel and exceptional administrative skills.
6. Candidates with prior administrative and debit order experience in multi-national African countries will be given preference.
7. An excellent command of English, both written and verbal, is essential.

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

The ideal candidate will demonstrate the following skills and attributes:

1. Confidence and self-assurance in their manner.
2. Meticulous attention to detail and a high degree of accuracy.
3. Strong analytical skills, with the ability to assess complex situations and creatively solve problems.
4. Proven negotiation skills.
5. The ability to influence and persuade others effectively.
6. A systematic and logical approach to achieving accurate results.
7. A proactive, self-starter attitude, showing initiative and responsibility for projects.
8. The ability to manage and prioritize multiple tasks effectively in a fast-paced, high-pressure environment.
9. A constructive and critical thinking approach, willing to challenge conventional practices to foster a culture of continuous improvement and best practices.
10. Resilience in the face of opposition or resistance to ideas.
11. Flexibility and adaptability to changing situations, with a focus on achieving meaningful outcomes.

12. Strong relationship-building skills with team members, company management and external stakeholders.
13. Proven leadership and people management skills, particularly with diverse teams across different cultures and countries.
14. High energy levels and enthusiasm.

#### **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.

This is a full-time, office-based role.

#### **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.