

United Arab Emirates Jobs Expertini®

Assistant Product Manager | Commercial Bank of Dubai

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Company: Commercial Bank of Dubai

Location: Dubai

Category: other-general

Assistant Product Manager | Commercial Bank of Dubai

Commercial Bank of Dubai is one of the leading banks in the UAE, offering innovative and bespoke personal banking and business banking services, through state-of-the-art digital channels including mobile and online banking and through an extensive branch and ATM network. Operating in the UAE for over 50 years, CBD manages the financial requirements of some of the largest corporates and businesses operating in the country, driving the UAE economy. Over the years, CBD has transformed into a progressive and modern banking institution winning multiple awards for its digital initiatives, credit cards, bank accounts, mobile app features and services.

Responsibility for BAU elements of product management as well as projects involving development and change. It also requires the confidence to propose new ideas, build project plans and develop excellent relationships with internal and external stakeholders.

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Principal Accountabilities:

Review new developments in strategic markets, evaluate potential products & services, and manage the development of new products and enhancement of existing product & services. Assist the Product Managers to drive the successful development of new products and the effective management and enhancement of existing products by making recommendations, based on analysis and research, regarding product design, pricing, , distribution, and other processes.

Ensure business stability, growth, strategic alignment and enhanced profitability for all

products.

Act as an industry expert as well as being the primary contact for all internal stakeholders on Escrow and Payments Products.

Developing product opportunity studies highlighting benefits, costs & risks.

Establish strategic priorities, sales objectives, and revenue goals for products and the relevant distribution channels to maintain and accelerate revenue growth. Identify key levers and priorities for large amounts of information by applying critical thinking skills to the analysis of internal and external data.

Preparing business cases and strategy for new / enhanced products roll-out with an excellence in analytical and product management skills with prior project management experience

Ability to manage and document changes to policies and procedures that arise during the client on-boarding process to improve future client experience, bank's operational and local regulatory experience.

Behavioural Competencies with a demonstrated client-centric mind-set. A team player, eager to support and learn, and can foster collaborative working relationships across the organization

Adhere to policies including escalation and compliance requirements, and follow any other relevant internal controls and procedures as they relate to process, products, policies and regulations.

Develop customer document requirements for enrolling new services. Recommend adequate changes in the process for customer application forms, simplified on-boarding processes, etc.

Develop business requirements for enhancing existing platform and overall TBG capabilities, and work with IT department, audit, risk, compliance, operations and other stakeholders to formulate the project plan, delivery schedules testing and implementation. Monitor the project progress in all aspects from requirements conceptualization to implementation. Lead and monitor progress on IT meetings and the budget related activities for new product investments.

Analyse, plan and execute Pilots and Proof of Concepts for emerging payments and new technologies.

Monitor transactions and prepare reports on transaction volumes and customer enrolments statistics, and digital penetration dashboards.

Serve as subject matter expert for sales managers to help review client needs, formulate proposals, assist in implementation and serve as liaison with internal and external service providers to resolve complex client issues.

Ensure to comply with the audit requirements, internal and external reporting obligations etc. in line with the policy guidelines, to ensure high standards of uniformity and consistency across the Bank for TBG Products and Services.

Driving the digital & emerging payments product strategy supporting the bank. This will include identifying and prioritizing product initiatives.

Conduct periodic client meetings to ascertain product performance and new requirement discussions. Support client mandates by providing RFP responses to product related queries, by joint calling with the client on important client pitches and other related activities such as T&C's review, etc.

Requirements:

Education and Experience:

Degree in Finance or Business Administration

Certified International Cash Management (Cert. ICM) preferred

5 -8 years' experience in the field of Escrow and Payments Product Development of which 4-5 years in financial services industry

Strong understanding of Payments and Receivables products, Escrow and Owners association, Liquidity Solutions, Electronic payments in banking and financial services sector

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