

JOB TITLE	:	CHANNEL OWNER
REPORTS TO	:	HEAD OF SELF-SERVICE CHANNELS (D5)
BUSINESS UNIT	:	CHANNEL AND DESIGN IN OPERATIONS
LOCATION	:	HEAD OFFICE: PRETORIA
POSITION STATUS	:	PERMANENT
POSITION GRADE	:	D2

Purpose of the Job

To support the strategy, design, development, optimization, and ongoing management of all Postbank digital banking channels. Including Apps, Web, ATM, Kiosks, POS, USSD, SMS, Social Media, Chatbots, Multisided Platforms, and IVR. By leveraging an iterative delivery approach to enhance customer experience, drive user adoption, and boost operational efficiency, while ensuring alignment with Postbank's overall business strategy, digital transformation objectives, and South Africa's regulatory requirements.

Job Responsibilities

- Support development of the roadmap for the relevant Postbank banking channels, considering market trends, customer needs, competitor analysis and the overall Postbank omnichannel strategy and business objectives.
- Ensure delivery of channels and services aligned to the roadmap leveraging agile ways of work in execution.
- Collaborating with internal teams (e.g. design, product, marketing, IT, and risk management) to align channel strategy with overall bank objectives.
- Identify opportunities to enhance the channel functionality, optimise channel performance, reduce costs and create customer value.
- Own and meet key performance indicators (e.g. uptime, customer satisfaction) and targets for the respective channel.
- Champion customer-centric features and functionality on the relevant channel and drive adoption and customer engagement strategies.
- Monitor and address customer pain points and complaints/escalations related to the channel, ensuring adequate closure of customer issues.
- Partner with Design, Product Owners, Marketing, Risk, IT, and Compliance to align channel initiatives with broader business goal.
- Collaborate with the product and design team to develop new offerings or optimise existing offerings, seamlessly integrating them with other Postbank channels for a unified customer experience and journey.
- Manage relationships with third-party vendors (e.g., fintech partners, digital platform providers).
- Monitor channel usage and other performance metrics, such as transaction volumes, to address operational issues or optimise channel efficiencies.
- Collaborate with the Postbank marketing team to create targeted campaigns for the channel growth.
- Oversee the technical infrastructure and platform supporting the channel and work with Postbank IT to resolve technical issues that impact channel performance.
- Ensure the channel complies with SA Banking regulations (e.g. POPIA) and any fraud, cybersecurity and operational risks are adequately mitigated to enable minimal business disruptions.
- Communicate channel performance and updates to the Head of Channels and other relevant stakeholders.

Qualifications and Experience

- Bachelor's degree in business administration, IT, finance, or a related field.
- Postgraduate qualifications, e.g. MMDB, MBA, MSC will be advantageous
- Minimum 5 years in banking/financial services, with 3+ years in channel management, digital banking, product owner or customer experience roles.

Knowledge and understanding of:

- Managing high-volume banking channels (e.g., App, USSD, WhatsApp, Wallet, branch, mobile branch).
- Project Management (Leading or supporting cross-functional initiatives (e.g., rolling out a new or revised digital channel)
- Stakeholder Communication (Aligning with design, product, sales, marketing, IT, and compliance teams as required)

- Regulatory Knowledge (Understanding of banking compliance, e.g., KYC, AML, POPIA and other relevant regulations).

Skills and Attributes

Communication: written and oral. Customer-centric mindset, Organisational awareness, Learning agility, initiative, Creativity and innovation, Customer and client orientation, Critical thinking, Problem solving, Decision making. Adaptive mindset toward fintech/digital trends, Business acumen, Relationship building, Resilience, Strategic thinking, Strategic ownership, Collaboration

How to Apply

If you wish to apply and meet the requirements, please forward your Curriculum Vitae (CV) to RecruitmentSN@postbank.co.za. Please indicate in the subject line the position you are applying for. To view the full position specification, log on to www.postbank.co.za and click on Careers.

Closing Date

13 August 2025

Disclaimers

The South African Postbank SOC Limited is committed to the achievement and maintenance of diversity and equity in employment, especially with regard to race, gender and disability. In compliance with the bank's employment equity plans, we encourage and welcome applications from diverse groups from the South African Employee active population. Correspondence will be limited to short-listed candidates only.

If you do not hear from the South African Postbank SOC Limited or its Agent within 3 months of this advertisement, please accept that your application has been unsuccessful. The South African Postbank SOC Limited reserves the right not to fill the positions or to re-advertise the positions at any time.

POPIA provides that everyone has the right to privacy and it includes a right to protection against the unlawful collection, retention, dissemination and use of personal information. By applying for employment you consent to the processing of your personal information with Postbank. Your personal information and any attached text or documentation are retained by Postbank for a period in accordance with relevant data legislation.