



## Job Description

Functional Title	Manager Adc Operations	Grade	OG-I to AVP
Division	Information Technology	Function	Information Technology
Location	Head Office	Job Type	Permanent
Reporting (Direct)	Unit Head ADC	Reporting (Dotted)	-

### Position Summary:

A Manager of ADC (Automated Teller Machine/Debit Card) Operations oversees daily card processing, settlements, fraud, and customer service for digital payment products, ensuring compliance with central bank (SBP) & network rules (Visa/MasterCard/1Link), managing staff, reconciling accounts, handling disputes, and implementing new card features to enhance service and minimize bank loss. This role requires strong analytical, technical, and leadership skills for strategic planning and operational execution in a high-availability environment.

### Key Responsibilities:

- Operations Management: Manage daily activities, including ATM/Debit/Credit card issuance, renewal, and support.
- Compliance & Regulation: Ensure adherence to SBP, 1Link, Visa, MasterCard rules, and internal policies.
- Dispute & Fraud Management: Handle customer complaints, fraud disputes, chargebacks, and funds adjustments.
- Reconciliation & Reporting: Oversee daily settlement, reconcile GLs, and generate reports for management/regulators.
- Team Leadership: Supervise, guide, and develop a team of professionals.
- Stakeholder Relations: Build and maintain relationships with card networks, vendors, and financial institutions.
- Product Development: Support the launch and enhancement of card features, benefits, and services.
- Technical Support: Coordinate technical support for ADC applications, ensuring 24/7 availability.





## **Job Description**

Position Specification(s):

Minimum Qualification	Minimum Bachelors preferably Master
Experience	8-10 years in relevant Experience
Competencies Required:	Proficient with Microsoft Office,

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Employee Name & Signature

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Date:

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Dept. / Div. Head (Sign & Stamp)

\_\_\_\_\_  
Date:

