



CARD OPERATIONS OFFICER

Reports to: Card Operations Manager

Department: Retail

Duty Station: Office-Based with Field Support as Required

Job Summary

The Card Operations Officer provides operational support for the full card lifecycle including customer setup, training, reconciliation, compliance, and data management while ensuring excellent customer experience and smooth delivery of card services. The role maintains card account integrity, supports credit and discount processes, strengthens customer portfolio performance, and contributes to achieving key business KPIs such as sales volume, C3 margin, POS efficiency, and portfolio growth.

Key Deliverables

1. Deliver effective card operations support by managing customer setups, maintaining documentation accuracy, updating contracts, ensuring data privacy compliance, and providing timely customer service across internal and external stakeholders.
2. Strengthen customer satisfaction and retention through proactive customer management, issue resolution, dealer/CSA training, and continuous engagement on Shell Card usage, processes, and system requirements.
3. Maintain financial and operational control through Shell Card reconciliation, top-20 key account reconciliation, accurate discount computation, monitoring payment processes (including replacement fees), and supporting credit management.
4. Drive operational excellence by ensuring full compliance with all card process requirements, participating in testing and rollout of fleet management solutions, and identifying continuous improvement initiatives across the card value chain.
5. Support business performance through regular staff and dealer training, maintaining up-to-date knowledge of card operations, and contributing to the delivery of business plans across the card portfolio.

Expected Output

- Efficient and accurate execution of all cards operational processes.
- Clean reconciliations, minimal process deviations, and high control compliance.
- Improved customer satisfaction and reduced complaint cycles.
- Well-trained dealers, CSAs, and internal stakeholders.
- Strengthened card portfolio performance aligned with business KPIs

Qualifications

- Bachelor's degree in business, Sales, Operations, IT, or a related field

Experience

- Minimum 1–2 years experience in customer service, operations support, sales support, or financial/ERP systems.



- Experience in card operations, POS solutions, fleet management systems, or account reconciliation is an added advantage.

Competencies

- Strong interpersonal and communication skills (English & Kiswahili).
- Customer service orientation with ability to manage multiple priorities.
- Analytical thinking, problem solving, and attention to detail.
- Ability to learn quickly and adapt to new systems and processes.
- Team player with strong coordination capability.
- Understanding of data privacy, customer records, and operational controls.

Working Environment

Office-based role with periodic engagement at customer sites, retail stations, and with internal teams including Sales, Customer Service, Finance, and IT. Requires precision, customer focus, and adherence to governance and operational standards.

Performance Metrics

- Accuracy and timeliness of reconciliations and card processes.
- Customer satisfaction and complaint resolution turnaround.
- Dealer and CSA training effectiveness and adoption of card standards.
- Compliance with data privacy, contract integrity, and operational controls.
- Contribution to sales volume, portfolio performance, and C3 margin improvements.