Job Title:	Senior Officer, Trade Finance and Treasury Operations	Reports to:	Manager, Trade Finance and Treasury Operations
Unit:	Trade Finance & Treasury operations	Department:	Operations
Grade:	Senior Officer	Date:	
Job Holder:		Supervisor:	
Signature		Signature:	

Job Purpose Statement

The role holder is responsible for the accurate and timely processing, verification, settlement, and reconciliation of Treasury, Trade, and Payment's transactions, ensuring compliance with applicable regulatory requirements, Bank policies and procedures, operational controls, and agreed service standards, while providing effective support to internal and external customers.

Key Responsibilities

Treasury Operations

- Process vouchers and book interbank and client foreign exchange transactions in the system.
- Prepare SWIFT messages for funds transfers, deal confirmations, and other communications relating to foreign exchange and money market/interbank transactions.
- Ensure timely settlement of deals with counterparties within stipulated cut-off times.
- Download and print SWIFT messages daily.
- Maintain daily foreign exchange rates in the system.
- Prepare NOSTRO account reconciliations and resolve outstanding items.
- Maintain departmental registers, schedules, and transaction records.
- Investigate and resolve queries from banks and customers, including non-receipt of outward transfers, within stipulated TATs.
- Investigate default and penalty claims arising from non-settlement and calculate and raise applicable claims against counterparties.
- Prepare and submit departmental reports, including CBK and management reports.

Trade Operations

- Review trade transaction documentation for completeness and compliance with the Bank's requirements.
- Maintain organised trade finance files and records to facilitate efficient retrieval and monitoring.
- Process and release trade transaction documents in liaison with customers.
- Manage internal and external correspondence relating to trade transactions.
- Investigate and resolve outstanding trade transaction issues and reconciliation items.
- Prepare and submit regulatory and internal returns within the required timelines.
- Monitor trade transaction processing for compliance with applicable regulations, policies, and Bank requirements.

Payments Operations

- Process incoming payments within agreed SLAs.
- Process outgoing RTGS and TT transfers received from branches within agreed SLAs.
- Process SWIFT payments received from other departments, including Finance and Card Operations.
- Process and settle KRA payments through SWIFT.

Our Values

- Innovation and Creativity
- Integrity
- Passion and Commitment
- Customer Service Excellence
- Transparency and Accountability
- Teamwork

Job Specification

Educational Qualifications

- Bachelor's degree in Finance, Accounting, Economics, Banking, Business Administration, or a related discipline.
- A professional qualification in banking, finance, treasury, trade finance, or accounting (e.g., CPA, ACCA, CTP, CITF, CDCS or equivalent) is an added advantage.

Professional Experience

- Minimum of **3-5 years of relevant experience** in banking, financial services, trade finance, treasury operations, or a related environment.
- Demonstrable experience in trade finance and/or treasury operations, preferably within a commercial bank or financial institution.
- Experience handling operational processes involving foreign exchange, payments, settlements, trade documentation, reconciliations, and financial controls.
- Experience working with banking systems, transaction-processing platforms, and financial reporting systems.

Reporting Relationships: jobs that report to this position directly and indirectly

• Functional Reports	• N/A
• Administrative Reports	• N/A

Stakeholders: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
• Internal	• Head of Business (Retail & Corporate) • Branch and Business staff • Operations and IT staff
• External	• CIB customers • CBK • Vendors

Ideal Job Competencies: Technical Competence	
▪ Excellent customer service disposition	▪ Good treasury products and operations knowledge
▪ Professional conduct	▪ Good accounting & reconciliations knowledge
▪ Numerate skills ▪	▪ International law, conventions customs and practices of International Trade
▪ Attention to detail	▪ International banking operations
▪ Fast and error free processing	▪ Trade Finance product knowledge
▪ Ability to work under pressure	▪ International Trade regulatory knowledge
▪ Good documentation and process management skills	▪ Good knowledge of international payment systems and conventions
▪ Working knowledge of SWIFT messaging, payment systems, correspondent	
Ideal Job Competencies: Behavioral Competence	
▪ Integrity and high ethical standards.	▪ Attention to detail and a high level of accuracy.
▪ Teamwork and collaboration.	▪ Strong communication and interpersonal skills.