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 **COMESA CLEARING HOUSE**

**VACANCIES**

**Background**

The COMESA Clearing House (CCH) is an institution of COMESA which facilitates settlement of cross border trade and services among member states. It was established in 1984 (as the PTA Clearing House), under the PTA Treaty signed in 1981. However, with the liberalisation of current accounts and the repeal of exchange control restrictions, the need for CCH to restructure its services to be more relevant to this liberalised market setting, was identified by COMESA Governors of Central Banks.

The Clearing House was thus mandated, by its Central Bank Governors, the Ministers of Finance, the Council of Ministers and COMESA Heads of State and Government, to design and implement, among other facilities, a Payments System designed to reduce costs of regional transactions in a liberalised foreign exchange regime. The Clearing House thus introduced the Regional Payment and Settlement System – REPSS – which allows Member States to transfer funds more easily within COMESA. The facility is built on open standards and is also accessible to Non-Member States. REPSS is run by CCH, headquartered in Harare, Zimbabwe.

CCH is currently implementing the regional Digital Retail Payments Platform (DRPP), an alternative set of payment rails designed to enable real-time cross border payments across the region. Funded by the Gates Foundation, this initiative aims to establish low-cost, interoperable, digital financial services infrastructure that incorporates measures to reduce fraud risks. Its development has followed a structured path, encompassing a regulatory-focused approach, design of a business model, and now advancing into the current technical establishment and operation.

The Tazama Financial Crime Detection System is a critical safeguard to strengthen regional financial oversight and compliance within the DRPP, ensuring the security, integrity, and trustworthiness of digital transactions by embedding key risk mitigation measures. It enhances the platform’s resilience by providing fraud detection, real-time monitoring, transaction authentication, and regulatory compliance mechanisms. This is particularly vital for protecting end users, who often face heightened risks of fraud, cyber threats, and financial exploitation in digital financial ecosystems.

Applications are invited from suitably qualified and experienced professionals from COMESA

Member States for the following positions, under the Fraud Risk Management System (FRMS), funded by the Gates Foundation and managed by the COMESA Clearing House. These are full-time roles.

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| S/N | NAME OF VACANT POSTS  | NO. OF POSTS |
|  | Project Manager | 1 |
|  | Risk and Compliance Officer  | 1 |
|  | Customer Relationship Officer  | 1 |

**JOB DESCRIPTION ONE (1):** Project Manager

Job Title : Project Manager

Duty Station : Zimbabwe/ Remote. May require travel within COMESA

Professional Fee : USD102 000 per annum (all inclusive)

1. **JOB PURPOSE**

To ensure a successful rollout and long-term sustainability, CCH requires a dedicated Project Manager to manage the end-to-end implementation and lead the operationalization of the system. This role is critical to ensuring that Tazama is not only deployed effectively but also embedded into DRPP’s day-to-day operations with the right structures, processes, and governance for long-term success.

The Project Manager will be responsible for:

* **Managing the technical and functional implementation** of Tazama within the DRPP.
* **Coordinating multiple stakeholders** - including CCH Leadership, system integrators, financial institutions, regulators, and vendors.
* **Establishing operational structures** (processes, teams, governance, reporting, and support) so that CCH can independently sustain and expand the system post-implementation.
1. **MAIN DUTIES AND ACCOUNTABILITIES**

Responsibilities include managing project timelines, ensuring successful testing, and addressing deployment challenges while aligning with regulatory and operational requirements.

**Implementation Management**

* Develop a comprehensive implementation roadmap aligned to PMBOK standards.
* Lead all phases of delivery: requirements confirmation, system configuration, integration with member states and banks, testing (SIT, UAT, performance), training, and cutover.
* Coordinate vendor deliverables (e.g. local System Integrators) and ensure contractual obligations are met.
* Track dependencies across multiple workstreams (infrastructure, integration, onboarding, and compliance).
* Maintain risk log, issue log, and escalation processes to ensure timely resolution.

**Operationalization**

* Define the operating model for Tazama at CCH: roles, responsibilities, and decision-making structures.
* Establish support processes including incident management, change control, monitoring, and disaster recovery.
* Oversee the creation of Standard Operating Procedures (SOPs), knowledge bases, and runbooks for CCH staff.
* Coordinate and deliver training programs for CCH technical teams, analysts, and member states.
* Design and implement a governance model (CCH cadence, reporting structures, escalation protocols).
* Develop and execute a transition plan for moving from vendor-supported implementation to CCH-led operations.

**Stakeholder Engagement**

* Serve as the single point of contact for CCH Secretariat, implementation partners, and financial institutions.
* Align priorities across diverse stakeholders including regulators, central banks, and commercial financial institutions.
* Facilitate workshops, and progress meetings.
* Track stakeholder commitments and follow through to completion.
* Ensure transparent and consistent communication with all parties.

**Reporting & Compliance**

* Deliver weekly and monthly progress reports to CCH leadership.
* Maintain real-time visibility of project progress using appropriate project tracking tools (e.g., Asana or GitHub Kanbans).
* Track KPIs: implementation milestones, budget adherence, onboarding timelines, and operational readiness.
* Ensure compliance with COMESA regulatory frameworks and financial crime monitoring standards.
* Prepare post-implementation reviews and operational performance reports.

**Key Deliverables**

* Detailed CCH Project Plan (scope, milestones, dependencies, budget).
* Governance Documents: RACI matrix, risk register, communication plan, escalation matrix.
* Onboarding Framework for member states and financial institutions.
* Operational SOPs & Runbooks for CCH staff.
* Training Curriculum for system administrators, analysts, and operators.
* Operational Readiness Plan covering staffing, tools, support, monitoring, and incident management.
* Sustainability Framework for long-term CCH ownership of Tazama.
* Cutover & Go-Live Plan, including rollback and contingency procedures with clearly defined decision gates.
* Data Migration & Reconciliation Plan covering source-to-target mappings, validation rules, trial runs, and formal sign-off criteria.
* Benefits Realisation & Monitoring Framework with KPIs, baselines, and post-go-live tracking and reporting cadence.
1. **MINIMUM ACADEMIC QUALIFICATIONS AND PROFESSIONAL EXPERIENCE**
* Masters degree in either Project Management, Business Administration, Banking, Economics, Information Systems, or any other relevant field from a recognized University.
* Professional certifications in Project Management (e.g., PMP, Prince2) or Risk Management are an added advantage.
* 10+ years in Project Management, with at least 5 years in financial services technology implementation.
* Strong background in enterprise-scale system deployments (preferably in compliance, fraud detection, or transaction monitoring).
* Experience in operationalizing technology platforms post go-live (support setup, governance, transition planning).
* Demonstrated success leading multi-country or regional initiatives with diverse stakeholders.
* Advanced knowledge of PMBOK frameworks and Agile delivery methods.
* Familiarity with regulatory, compliance, and financial crime monitoring frameworks.
* Excellent communication and negotiation skills; proven ability to engage regulators, central banks, and C-level executives.
* Be a national of a COMESA Member State
1. **SCOPE OF AUTHORITY**
* Authority to coordinate across vendors, and external stakeholders.
* Accountable for ensuring **project delivery, operational readiness, and sustainability**.
1. **COMPETENCIES**
* Strong project management skills with proven experience in ICT or risk-related system implementations.
* Deep understanding of fraud risk management frameworks, AML/CFT regulations, and compliance standards.
* Ability to engage and influence stakeholders across business, risk, compliance, and ICT functions.
* Strong analytical skills with experience in data-driven fraud detection and reporting tools.
* Excellent communication and interpersonal skills.
* Ability to manage multiple priorities, deliver under pressure, and adapt to evolving risks.
* High ethical standards, integrity, and ability to foster cross-functional collaboration.
* Proven capability to manage complex integrations (APIs, ISO 20022 or similar messaging) across multiple external stakeholders and vendors.
* Strong command of project financials (budgeting, forecasting, cost control, and earned-value tracking) with clear variance analysis.
* High proficiency with delivery toolsets (e.g., Jira/Asana, MS Project, Confluence) and building executive-ready dashboards and reports.
1. **LANGUAGES**

Fluency in English and a working knowledge of French and/or Arabic will be an added advantage.

1. **PERIOD OF APPOINTMENT**

The Project Manager will be appointed for a period of 1 year.

**JOB DESCRIPTION TWO (2):** Risk and Compliance Officer

Job Title : Risk and Compliance Officer

Duty Station : Zimbabwe / Remote. May require travel within COMESA

Professional Fee: USD90 000 per annum (All inclusive)

1. **JOB PURPOSE**

Responsible for implementing fraud prevention controls and ensuring that the FRMS aligns with internal risk management policies, laws and regulations. The role focuses on identifying fraud risks, monitoring compliance with financial crime prevention frameworks, and supporting fraud detection strategies within the DRPP.

As Risk and Compliance Officer, you will provide strategic leadership in establishing and maintaining robust risk management and compliance frameworks across CCH. You will oversee fraud risk management, AML/CFT compliance, regulatory reporting, and ensure that operational processes align with internal controls and external regulatory requirements. This role requires a proactive approach to identifying, assessing, and mitigating risks while promoting a culture of compliance and ethical business practices.

1. **MAIN DUTIES AND ACCOUNTABILITIES**

##  **Risk Management and Oversight**

* Establish an integrated risk management framework (ERM), risk parameters and metrics – losses and incidents, key risk exposures and early warning indicators for all aspects of risk across the DRPP.
* Oversee identification, assessment, and mitigation of operational, financial, and fraud-related risks.
* Ensure effective asset-liability management and compliance with internal risk policies.

## **Compliance and Regulatory Alignment**

* Ensure full compliance with AML/CFT regulations, data protection laws and other relevant legal frameworks.
* Ensure all stakeholder interactions comply with relevant laws, regulations, and internal policies, including fraud prevention and AML/CFT requirements.
* Identify emerging risks across the DRPP’s risk management portfolios, analyze and ensure high-level control interventions to manage emerging trends.
* Liaise with regulators for audits, inspections, and reporting obligations.
* Maintain up-to-date knowledge of evolving compliance requirements and integrate them into operations.
* Identify frails in business processes and operations, develop process-transformation plans to revamp business operations

## **Fraud Risk Management**

* Monitoring of Fraud Risk Management System (FRMS).
* Ensure timely detection, prevention, and escalation of fraudulent activities.
* Guide investigations of high-risk incidents in collaboration with relevant departments.

## **Policy Development and Governance**

* Develop and enforce risk, compliance, and governance policies.
* Align organizational processes with COBIT 2019, ISO 27001, ISO 27701, and other standards.
* Actively drive the improvement of risk management processes in line with global best practices.

##  **Monitoring, Reporting, and Advisory**

* Review business activities based on risk exposures, optimize DRPP’s risk portfolio through business activities and risk transfer strategies
* Prepare and present risk and compliance reports to CCH executive leadership.
* Advise CCH executive leadership on emerging risks and regulatory changes.
* Oversee the development of dashboards, KPIs, and analytics for ongoing monitoring.

##  **Capacity Building and Culture**

* + Improve risk management readiness amongst staff through communication and trainings/awareness programs, risk-based performance measurement and incentives
	+ Provide training, capacity building and support awareness initiatives for CCH staff and stakeholders on compliance and fraud risk.
	+ Foster a culture of compliance, accountability, and risk awareness across all units.
1. **MINIMUM ACADEMIC QUALIFICATIONS AND PROFESSIONAL EXPERIENCE**

The candidate must:

* + Have at least a Master’s degree in either Risk Management, Finance and Banking, Law, Information Systems or related field from a recognized University
	+ Professional certifications or government recognized credentials in Risk Management, or AML/CFT, are an added advantage.
	+ Have at least 7 years’ experience at Management level
	+ Minimum ten (10) years experience inRisk and Compliance.
	+ Be a national of a COMESA Member State
1. **COMPETENCIES**
	* Good knowledge of Risk Management practices
	* In-depth understanding of risk frameworks, AML/CFT regulations, and fraud prevention and compliance requirements
	* Good understanding of all business operations.
	* Excellent analytical, problem-solving, and decision-making skills.
	* High ethical standards and integrity.
	* Investigative skills.
	* Proven ability to manage multiple priorities under pressure.
2. **LANGUAGES**

Fluency in English and a working knowledge of French and/or Arabic will be an added advantage.

1. **PERIOD OF APPOINTMENT**

The Risk and Compliance Officer will be appointed for a period of 3 years upon successful completion of probation for a period of 3 months

**JOB DESCRIPTION THREE (3):** Customer Relationship Officer

Job Title : Customer Relationship Officer

Duty Station : Zimbabwe / Remote. May require travel within COMESA

Professional Fee : USD90 000 per annum (all inclusive)

1. **JOB PURPOSE**

As Customer Relationship Officer, you will be responsible for managing and enhancing relationships with stakeholders, clients, and partners to ensure service excellence and mutual value creation. You will oversee client account management, stakeholder engagement strategies, customer feedback, and issue resolution, while facilitating effective communication between CCH and its partners. The role also involves coordinating with internal teams to meet service delivery standards and contribute to the DRPP Scheme’s overall customer experience objectives across the entire customer life cycle.

1. **MAIN DUTIES AND ACCOUNTABILITIES**

 **Customer Relationship Management Systems and Client Management**

* Implement, maintain, and optimize CRM software to centralize client information, track interactions, and improve service delivery.
* Leverage CRM analytics to gain insights into customer behaviour, lifecycle stages, and service needs.
* Ensure data integrity, and system security within CRM platforms.
* Provide training and support to CCH staff for effective use of CRM tools in daily operations.
* Build and maintain strong relationships with central banks, Digital Finance Service Providers, and payment system end users.
* Serve as the liaison between CCH and external partners on matters relating to service delivery and relationship management.
* Act as the first point of contact for client enquiries, concerns, and service requests.
* Ensure timely and professional resolution of client issues

**Relationship Strategy and Planning**

* Develop and implement customer relationship management strategies aligned with the customer life cycle.
* Plan and organize stakeholder engagement activities to enhance service delivery and long-term loyalty.
* Develop and update customer relationship policies, service standards, and engagement protocols.
* Ensure consistent application of service standards across all touchpoints.
* Support new participants during onboarding and integration into the DRPP.
* Advising participants of all requirements, documentation to participate in the DRPP.
* Develop user guides, FAQs, and knowledge materials.
* Develop and deliver client training sessions and financial education materials.
* Providing training and capacity building to all stakeholders on system use, and best practices.

**Fraud Management, Compliance, and Risk Oversight**

* Escalate and assist in investigating suspicious activities in line with compliance protocols.
* Liaise with Compliance and Risk functions to strengthen Customer Due Diligence (CDD) and enhanced due diligence (EDD).
* Maintain up-to-date knowledge of compliance requirements affecting customer relationship management.

**Customer Support and Issue Resolution**

* Manage customer support channels and ensure timely resolution of stakeholder issues.
* Oversee customer feedback processes and use insights to improve the customer journey.
* Ensure adequate resources (CCH staff and tools) are available to support customers across regions and time zones.
* Monitor and report on key pain points along the customer life cycle, driving improvements.
* Ensure clients comply with CCH operational guidelines, regulatory standards, and risk management requirements
* Maintain up-to-date client records and relationship management databases.
* Conducting regional meetings, workshops, forums, and outreach programs to expand service uptake, strengthen stakeholder relations, and build loyalty and trust.
* Prepare periodic reports on client engagement, satisfaction, and performance trends.
* Obtaining customer feedback and offering recommendations for system improvement.
* Spearhead digital financial inclusion initiatives aimed at driving the adoption of the DRPP. This includes promoting women’s access to digital finance.

**Account Management and Service Delivery Oversight**

* Oversee client account management activities to ensure compliance with agreements and service standards.
* Ensure issues are resolved promptly and professionally.
* Track service performance across the customer life cycle, identifying opportunities for improvement and escalate service issues where necessary.
* Provide feedback to CCH Executive leadership on emerging customer needs and service delivery gaps.
* Collaborate with internal and external partners to create customer-focused solutions.
* Support the integration of initiatives that build an Inclusive Instant Payment System and service ecosystem.
* Champion partnerships that improve customer access, experience, and satisfaction.
* Build and maintain strong relationships with stakeholders, clients, and partners.
* Collaborate across departments to ensure seamless execution of initiatives that affect customer experience.

**Capacity Building and Team Support**

* Mentor and supervise CCH staff to ensure effective service delivery.
* Support training and awareness initiatives for CCH staff and stakeholders on customer protection.
* Identify skill gaps and recommend training aligned with evolving customer needs.
1. **MINIMUM ACADEMIC QUALIFICATIONS AND PROFESSIONAL EXPERIENCES**
* Master's degree either in Business Administration (MBA), Marketing, Banking and Finance or equivalent from a recognized university.
* Professional certification in Relationship Management, Customer Experience, Digital Money, Trade or related areas is an added advantage.
* Minimum 10 years of work experience in Customer Relationship Management, Marketing, Communications, and, preferably in regional financial institutions.
* Strong understanding of payment systems, settlement processes, or financial integration frameworks.
* Possess extensive experience in high-level senior executive relationship management.
* Experience working in multicultural, regional, and international organizations is an added advantage
* Demonstrate a proven track record of managing large, complex client relationships in multiple jurisdictions
* Ability to interact with senior officials of banks, corporates, and governments
* Ability to represent CCH in important professional fora where oral presentation of papers will be necessary to high level technical and professional audiences
* Be a national of a COMESA Member State
1. **COMPETENCIES**
* Demonstrated customer-centric mindset with strong relationship-building and stakeholder engagement skills.
* Knowledge of consumer behaviour and customer life cycle management, with the ability to apply insights to improve service delivery.
* Proficiency in CRM platforms (e.g., Salesforce, Zoho, Microsoft Dynamics, or equivalent) and ability to use technology to enhance relationship management.
* Ability to integrate CRM insights with customer life cycle strategies for targeted engagement and improved client satisfaction.
* Strong understanding of CRM reporting and dashboard use for decision-making.
* Proven analytical and problem-solving skills with attention to detail.
* Excellent communication (written and verbal) and interpersonal skills to engage at all levels.
* Strong ethical standards, integrity, and ability to foster collaboration across teams.
* Experience in stakeholder engagement, client account management, or customer relationship management roles.
* Ability to work independently and collaboratively in a fast-paced environment.
1. **LANGUAGES**

Fluency in English and a working knowledge of French and/or Arabic will be an added advantage.

1. **PERIOD OF APPOINTMENT**

The Customer Relationship Officer will be appointed for a period of 3 years upon successful completion of probation for a period of 3 months

**CLOSING DATE FOR APPLICATION**

Applications, including a detailed Curriculum Vitae, should be emailed to the Executive Secretary of COMESA Clearing House, 4 Purbeck Close, Highlands, Harare, Zimbabwe. Email: info@comesach.org by Friday, 31st October 2025 at the latest. Applications received after this date will not be considered.