

# PRODUCTS, MARKETING & CHANNELS

*Has a Vacancy for a*

## MANAGER – CARDS ISSUING

### **OBJECTIVE:**

Build and execute product strategies and achieve financial objectives by ensuring competitive and compelling credit and debit products offerings are available to personal and business clients.

**POSITION LOCATED:** TRINIDAD

### **KEY RESPONSIBILITIES:**

- Develop product and pricing strategies for assigned product portfolio aligned with the Group's strategic priorities.
- Oversee development of target state product set and value propositions.
- Establish credit and debit products to attract client segments.
- Perform frequent gap analyses on product suite and packages.
- Collaborate with key partners to establish priorities, targets, identify opportunities and understand limitations in executing product plans.
- Provide subject matter expert opinion on business cases for new product development, feature/functionality enhancements and decommissioning.
- Develop end state product suite for the Caribbean, ensuring purification of credit and debit offerings and development aligned to strategic client segments.
- Sit on committees and lead/consult on product related decisions.
- Monitor, evaluate and report on product performance relative to target value proposition, LOB strategy, competitive offerings and growth, sales, retention and margin targets.
- Create and update profitability models for each assigned product.
- Ensure alignment between product construct, system set up, service delivery, client agreements, sales conversations and marketing execution.
- Determine key causes of success/failure of products.
- Contribute subject matter expertise on all factors affecting products including international developments and competitor, government or regulator actions.
- Monitor pricing indicators to ensure adherence to policy and track exceptions.
- Build annual product marketing plans to support development of an integrated Marketing Calendar including acquisition, retention and growth initiatives
- Coordinate with markets to support product-specific local initiatives
- Ensure accuracy of all product information used in campaigns, sales collateral, website content and other communications.
- Contribute subject matter expertise and execute on segment and product bundling initiatives where assigned products are involved.

### **QUALIFICATIONS/EXPERIENCE:**

- Degree in Business Management or equivalent education/training
- Post graduate degree in Business will be an asset or similar designation or equivalent combination of education and experience
- Minimum of five (5) years in the financial services industry, three (3) of which must be at managerial level.
- Working knowledge of delivery channel management principles and technologies.
- Experience in organizational transformation strategies with a focus on customer service and management.
- Exposure to broad management principles and techniques to facilitate interaction at all levels.

**CRITICAL SKILLS:**

- Proven leadership
- Strong business and financial acumen
- Teamwork and co-operation
- Impact and influence
- Conceptual thinking

***All applications must be submitted via e-mail to [tthrsharedservices@rbc.com](mailto:tthrsharedservices@rbc.com) or mail to  
RBC Royal Bank (Trinidad and Tobago) Limited, HR Shared Services, 4<sup>th</sup> Floor,  
Royal Court, 19-21 Park Street, Port of Spain by April 27, 2012***

***Unsuitable applications will not be acknowledged***