

Terms of Reference (TOR)

1. Position Information

Company	Solomon Telekom Company Limited
Title	Mobile Money Technical Expert
Duty station (City and Country)	Honiara, Solomon Islands
Office- or Home-based	Remote
Expected starting date	April 2022
Expected Duration	6 months
Vacancy Due Date	Friday 18th March 2022

2. Background

Solomon Islands is a group of islands with dispersed geographical territory containing limited physical or digital enabling infrastructure, limiting inter-country movements for most of the population. The existing regulated financial service providers (FSPs) largely focus their activities on the capital Honiara, with up to 70% of the retail financial services infrastructure focused there. Financial inclusion (defined as the proportion of adults with a formal financial account) in the Solomon Islands is low. Only 25.6% of the population has a formal bank account, and another 8.2% use other formal financial services, such as insurance, superannuation funds (including SINPF), credit unions or microfinance services. Solomon Islands has only 14 bank branches, concentrated in five mainly urban locations. The remaining two-thirds of the population in rural areas relies exclusively on informal financial services (34.8%) or is excluded from financial services entirely (31.4%). There are currently no mobile money (wallet) services available at significant scale in the country, providing a great opportunity to deepen access to financial services via mobile; a channel that is already available to many Solomon islanders.

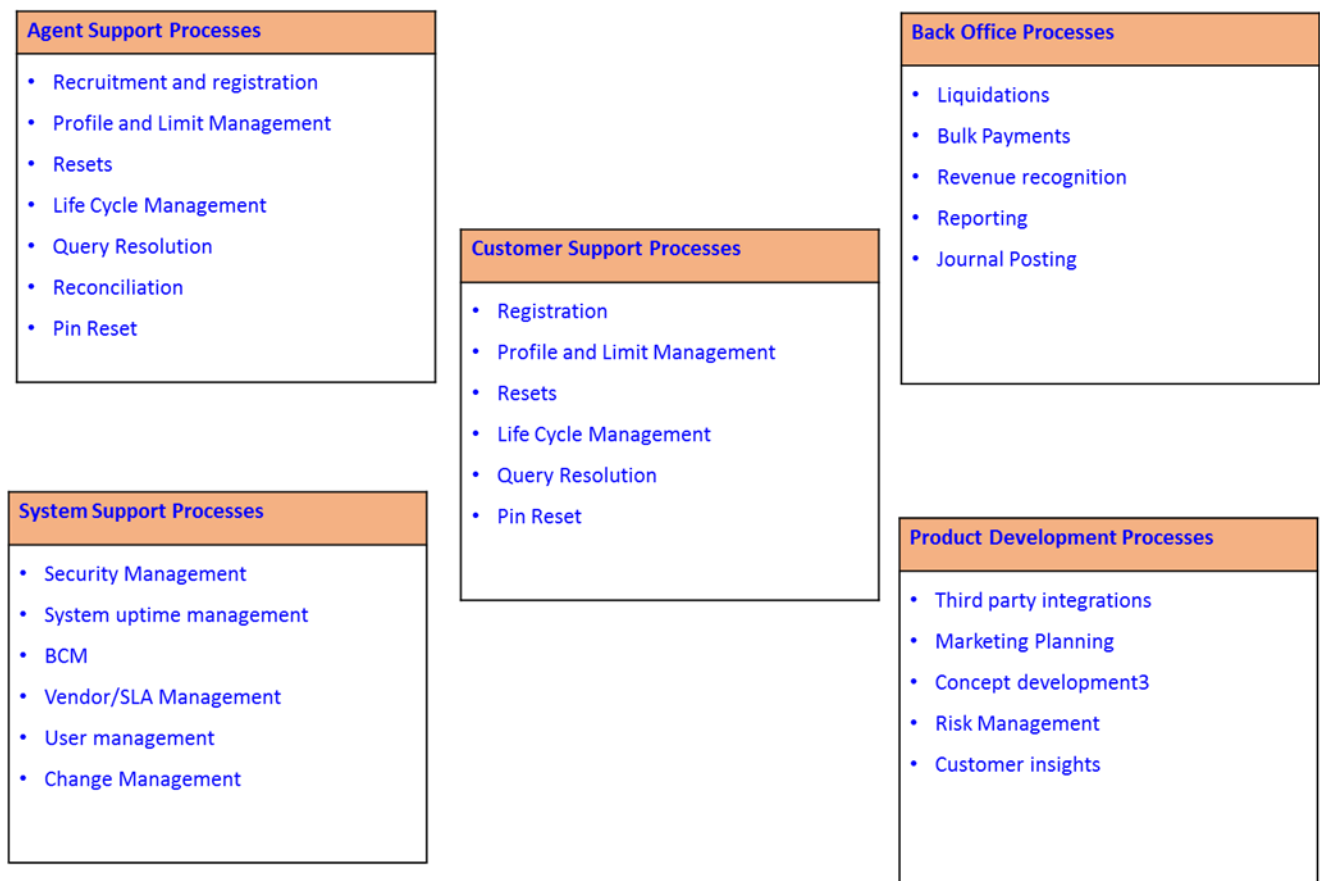
CBSI recently launched NFIS 3 (2021-2025) which is designed to drive wider adoption of financial services. In line with this, Solomon Telekom Company Limited wishes to develop and launch a mobile money solution to offer appropriate and affordable financial services at a national scale. An extensive feasibility study and recommendations for implementation have already been developed. The mobile money service will offer multiple banking and payment services like fund transfer, saving deposits, utility bill payments and ticketing. These products will be structured as mass market products.

To this end, Solomon Telekom is seeking a Mobile Money Expert to provide support with the successful implementation and scaling of mobile money services in the country. The expert will work in close collaboration with the Solomon Telekom team and other partner agencies and UNCDF.

3. Scope of Work

The main objectives are to support Solomon Telekom team with:

- Strategy: The candidate will come up with plans that are in sync with achieving the set objectives in the business case. These include channel strategy, agent strategy, B2B & Payments strategies, and customer acquisition strategy, to finalize the business model (in phases)
- Technical integration: Support the team in drafting the business requirement documents for the RFA in preparation of identifying potential platform providers/vendors. And guiding them throughout the selection and intergration process i.e CITs, SIT & UATs.
- Outlining business processes that will be instrumental in creating team cohesion and efficiency:



- Assist in developing a learning and development (L&D) programme for all stakeholders involved in the mobile money ecosystem, through which they will be sensitised and trained on the modus operandi. These will include (among others), training packages for the internal staff, agents, regulators, partners etc
- Market Entry: Support the team in drafting the Go to market strategy that looks at both BTL & ATL initiatives, pricing, Tagline(s), distribution channels and sales team composition, acquisition campaigns etc

4. Minimum Qualifications of the Successful Candidate

Min. Education requirements	Postgraduate/bachelor's degree in engineering (Information Technology), Computer Science, Business administration or any other related field.
Min. years of relevant work experience	<ul style="list-style-type: none"> • Minimum 10+ years of experience working in the mobile financial services space with relevant work experience in service design to market launch. • The candidate must be highly knowledgeable of mobile financial services, payment systems in emerging markets (experience in the Pacific is preferred), familiar with development programs and adept at developing and using quantitative and qualitative measurement and evaluation tools
Required skills	<ul style="list-style-type: none"> • Minimum 10+ years of experience working in the mobile financial services space with relevant work experience in service design to market launch.
Desired skills in addition to the competencies covered in the Competencies section	<ul style="list-style-type: none"> • Working experience in the design and launch of mobile financial services in the Pacific, Asia or Africa is an advantage. • Experience in building and maintaining a high-quality agent network. • Strong background in change management and new technology adoption. • Proven ability to design, implement and document effective business processes. Strong background in quality management, training, and operations, ensuring proper documentation & handover. • Experience in organizing and managing multi-stakeholder and

	outreach events.
Required Language(s)	<ul style="list-style-type: none"> Excellent spoken and written command of English.
Professional Certificates	N/A

5. The following documents shall be required from the applicants:

- a) **Personal CV** indicating all past positions held and their main underlying functions, their durations (month/year), the qualifications, as well as the contact details (email and telephone number) of the Candidate, and at least three (3) the most recent professional references of previous supervisors. References may also include peers.
- b) A cover letter (maximum length: 1 page) indicating why the candidate considers him-/herself to be suitable for the position.
- c) Send your application via email recruitment@telekom.com.sb with the subject “Mobile Money Technical Expert” with mailing address below;

“Mobile Money Technical Expert”
Head of HR & Support Services
Solomon Telekom Company Limited
P.O Box 148, Honiara
Solomon Islands