



Mr. Deedat Napwanga

INNOVATIONS & FINTECH MANAGER | DIGITAL BANKING SPECIALIST | SOFTWARE DEVELOPER

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PROFESSIONAL PROFILE

Digital banking, fintech and technology professional with over 10 years of experience in software development, systems integration, digital financial services and innovation. Experienced in designing, implementing and enhancing digital banking solutions, managing technology projects, integrating financial platforms and working across business and technology teams. Passionate about leveraging technology and innovation to improve customer experience, drive business efficiency and support digital transformation.

PROFESSIONAL EXPERIENCE

Manager, Innovations & FinTech | JAN 2025 – PRESENT

NBS Bank - Innovation Hub

- Lead digital banking and fintech innovation initiatives.
- Drive technology solution design, implementation and digital product development.
- Coordinate systems integration, technology partnerships and project delivery.
- Support stakeholders in translating business opportunities into practical digital solutions.

Manager, E-Banking | AUG 2023 – JAN 2025

NBS Bank

- Oversaw electronic banking activities across all digital channels.
- Provided first-line support and coordinated resolution of digital banking issues.
- Monitored digital channel performance, availability and service quality.
- Drove enhancement and continuous improvement of digital banking channels.
- Coordinated digital banking projects, integrations, testing and deployments.

Lead Developer, Systems Development | OCT 2015 – AUG 2023

NBS Bank

- Developed and supported banking and digital financial applications.
- Worked on digital banking integrations and third-party service connectivity.
- Prepared and executed UAT and integration testing activities.
- Prepared business requirements and technical documentation.
- Provided technical troubleshooting and digital channel support.

CORE COMPETENCIES

Digital Banking Digital channels, financial services, customer journeys	FinTech & Innovation Digital products, partnerships, innovation	Software Development PHP, CodeIgniter, web applications, APIs, C# and SQL
Systems Integration Banking systems, payment platforms, APIs	Project Management Requirements, UAT, implementation, stakeholders	Business Analysis Process analysis, solution design, documentation

TECHNOLOGY & TOOLS

PHP • CodeIgniter • MySQL • jQuery • Microsoft SQL Server • Oracle Databases • REST APIs • Bootstrap 5 • JavaScript • HTML5 • CSS3 • Power Apps • Power Automate • SharePoint • Microsoft 365 • Git • API Integration • Python • C#

PROJECTS & CONTRIBUTIONS

- Digital Banking Channels** - Development, integration and support of mobile, USSD and online banking platforms.
- Payment Integrations** - Integration of banking systems with utility payment, mobile money platforms and third-party fintech providers.
- Digital Product Development** - Design and development of digital applications and customer journeys addressing business requirements.
- Digital Banking Security** - Support for security improvements including device registration, transaction validation and fraud controls.
- Business Process Automation** - Automation of business processes using Microsoft Power Platform, SharePoint and workflows.
- Innovation Initiatives** - Exploration and implementation of emerging technologies and fintech opportunities.

EDUCATION & QUALIFICATIONS

- Bachelor’s (Honours) Degree** | Business Information Technology - 2015
University of Greenwich, UK certification (Upper Second Class); delivered by National College of Information Technology (NACIT), Blantyre.
- Level 5 Advanced Diploma** | NCC Education Level 5 Advanced Diploma in Computing (QCF) - July 2013
NCC Education UK; delivered by National College of Information Technology (NACIT), Blantyre.
- International Diploma** | International Diploma in Computer Studies - April 2012
NCC Education UK; delivered by National College of Information Technology (NACIT), Blantyre.
- MSCE** | Malawi School Certificate of Education - December 2010
Michiru View Boys (PVT) Secondary School, Blantyre.

PERSONAL DETAILS

Date of Birth	3rd December 1991
Place of Birth	Queen Elizabeth Central Hospital, Blantyre
Sex	Male
Nationality	Malawian
Marital Status	Married since 2024
Religion	Catholic, Christian
Home Address	Chikalema Village, T/A Dambe, Neno

POSTAL ADDRESS

NBS Bank – Head Office
P.O. Box 32251
Chichiri, Blantyre 3
MALAWI

REFERENCES

PROFESSIONAL REFERENCES

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