
TERMS OF REFERENCE (TOR)

Position Title: Software Architect

Gambia Interoperability Switch Program (GISP)

Location	GISP Office / Remote (as required)
Duration	36 months, with possible extension
Reports to	Program Lead, GISP
Contract Type	Fixed-Term
Remuneration	Attractive

1. BACKGROUND

The Central Bank of the Gambia through Gamswitch is implementing Mojaloop, a national digital payment platform designed to promote interoperability, financial inclusion, and real-time transaction capabilities across banks, mobile money providers, and other financial service entities.

2. OBJECTIVE

The Software Architect will lead system architecture, design, and technical strategy for the Mojaloop implementation, ensuring the platform is secure, interoperable, scalable, and aligned with national regulatory standards and global best practices.

3. KEY RESPONSIBILITIES

3.1 System Design & Scalability

- Design architecture for scalability, modularity, and high availability
- Ensure platform supports integration with multiple financial institutions and handles high transaction volumes

3.2 Interoperability & Integration

- Define and oversee API implementation and integration protocols
- Ensure seamless interoperability between banks, mobile money operators, and stakeholders

3.3 Security & Compliance

- Develop robust security frameworks
- Ensure compliance with national regulations and standards such as ISO 20022, PCI DSS, and data protection laws

3.4 Performance & Reliability

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- Design for real-time transaction processing with minimal latency
 - Establish disaster recovery and business continuity mechanisms

3.5 Technical Governance & Decision-Making

- Guide technology stack, infrastructure (cloud vs. on-premise), and development tools decisions
- Define coding standards, version control processes, and quality assurance protocols

3.6 Cost Efficiency & Future-Proofing

- Recommend cost-effective solutions balancing performance and maintainability
- Ensure architecture adaptability to emerging technologies like blockchain

3.7 Collaboration & Stakeholder Management

- Act as technical liaison between business and IT teams
- Translate business needs into technical solutions and maintain clear technical roadmap

4. REQUIRED QUALIFICATIONS AND EXPERIENCE

- Bachelor's or Master's degree in Computer Science, Software Engineering, or related field
- Minimum 5 years experience in software architecture and system design
- Proven experience in large-scale, mission-critical systems (preferably financial technology sector)
- Experience with real-time payment systems or Mojaloop (strong advantage)
- Strong knowledge of system security practices, APIs, and integration strategies
- Familiarity with regulatory and compliance standards in financial services
- Excellent communication and stakeholder management skills

5. DELIVERABLES

- System Architecture Blueprint and Technical Design Documentation
- API Specifications and Integration Guidelines
- Security and Compliance Frameworks
- Performance Optimization and Testing Reports
- Technical Roadmap and Technology Stack Recommendations
- Weekly and Monthly Technical Progress Reports

6. CONTRACT TERMS

Type	Fixed-Term
Remuneration	Attractive
Duration	36 Months
Location	GISP Office, with flexibility for remote work depending on project needs

7. APPLICATION REQUIREMENTS

Applicants must submit the following documents:

- Cover letter
- Updated CV
- Academic and professional certificates
- Contact details of two professional referees

8. HOW TO APPLY

Application Deadline	20th July 2025
Submit to	ndabo@iidia.org and bdrammeh@gamswitch.com

*Only shortlisted candidates will be contacted.
The Gambia Interoperability Switch Program is an equal opportunity initiative.*
