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### **EXECUTIVE CAREER PROFILE**

- Comprehensive hands-on knowledge and experience in setting up, managing and operating POS/digital wallet acquiring business for Banks and Processors.
- Dynamic leadership career combining general management, with "hard-core" sales management responsibilities, within highly competitive organizations, markets and IT industry.
- Extensive experiences in building, growing sales revenues, new market penetration and developing strategic accounts, with effective relationships across the MENA region.
- Outstanding cross-cultural team management skills, entrepreneurial attitude, energy, and self-motivation. Consistently Achieved Corporate and Regional Revenues/Profit targets surpassing previous objectives.
- With over 25+ years experiences in designing innovative technology sales programs with verifiable domestic foot print within the Mena and GCC markets in turning around lagging sales operations and preparing companies for fast growth and profitability.
- Proven "Hunter" in creating opportunities, growing relationships, executing strategies "outside the box".
- Consistently Achieved Performance Awards for outstanding sales results. Led the growth of sales functions without adding to the sales organizations total cost of operation in a significant way.
- Recognized as a member of The Winners Circle for routinely exceeding quotas. Leveraging relationships with Key Stake holders within the FS sectors across the MENA region.
- All round experiences in Sales management across FS sector including Outsourcing services, Payments eco systems, Risk Management, Core Banking, CRM, Bank Card Systems, etc.

### PROFESSIONAL EXPERIENCE:

RBW Fintech Director – MEA

(Jan'18 to Present)

- Successfully overseen the complete end-to-end merchants acquisition ME's first P2P bank agnostic e-wallets, partnering with the leading processor and the telecom operator in Bahrain.
- Played a pivotal role in successfully onboarded over 2000 merchants across all tiers.
- ❖ Managed and operated a team installing NFC and QR terminals across 1000+ locations.
- Established strong sales support and servicing team including training and provided post- installation support to merchants
- Fully managed the Customer Acquisitions project resulting in 100K downloads in less than 4 months of commencing the project.
- Successfully contracted, managed and operated Oman's first P2P digital wallet, partnering with the leading bank and Telecom operator.
- Acquired over 1300 outlets primarily international & large local merchants with managing Merchant Sales Acquiring team of 14 personnel.
- Overseen 8 services and operations team in installing over 1000 mPOS terminals, with servicing team spread across the Sultanate, including: Muscat, Sohar, Nizwa & Salalah
- Set up and managed dedicated call centre team available 365 days a year
- Supporting in soliciting merchant-funded offers & promotions
- Contracted with the leading bank in Oman for complete end-to-end POS Merchant prospecting, contracts negotiating, signing, deployments, operations, servicing and supporting, and establishing the 365 days call centre support.
- Fully managed and successfully acquired 500 POS merchants in all tier resulting in US \$ 30M revenues in less than 6 months of commencing the project.
- Oversaw the complete end-to-end POS migration project from Network International to AFS for a leading bank, in Bahrain within 3 months of commencing the project with team of 20 staff.
- Won a mandate from STC Bahrain to acquire SME corporations for 5G products and services, closing 150 contracts in 4 months from signing the contracts.
- Won a mandate from a leading regional processor to upgrade 5000 POS terminals with NFC contactless, covering 4000+ locations in 3 months successfully.

#### First Data

Vice President - Strategic Sales & Business Development EMEA

(Sept'14 to Sept'17)

- Opportunity: Part of Global Strategic Sales Hunter team, designing and implementing a strategic sales plan that expands company's customer base and ensure its strong presence.
- Responsibility: Close Tier 1, Issuer and Acquirer named and strategic accounts in EMEA.
- Spearheaded Sales strategy, managed pre-sales, technical consultants, legal and financial teams spread around North America, Europe, and APAC to successfully closed project with US based Blue Chip company (revenues exceeding US \$ 33B).
- Initiated with leading investors to launch start-up PSP partnering with the ME base FI with complete marketing and financials plans.
- Successfully sold First Data's first Payment Gateway outsourcing solution for an e-acquiring entity with revenues scaling to millions of transactions volumes.
- Worked with leading FI in the region in developing their acquiring business and technical projects with the key objectives of servicing their customers with end-to-end solution, generating revenues from multiple synergies.
- Extensively involved in-shaping up and proposing the transformation program with the leading global FI in their project to sell-off controlling shares in one of the FI in Africa.
- Actively interacted with the FD's executives at the most senior level in NY and London in planning, negotiating, forecasting, presenting and executing strategic sales and technical plans.
- Lead and manage multi-million dollars bids with extensive coordination between various stakeholders spread across seven continents around different time-zones, languages and cultures.

### Alaric Solutions now part of NCR Corporations

Regional Director Sales - MENA & Pakistan

(Mar '13 to June '14)

- Opportunity: To establish foothold and penetrate the growing market of EFT & Fraud Management Solutions in the MENA region.
- Responsibility. Design, implement and execute sales and marketing strategy to build a qualified, and solid pipeline to win "Early adopters" for Alaric's propositions.
- Closed first ever Fraud Management Alaric sales in the region in less than 6 months of joining the company.
- ❖ Built a mature sales pipeline of multimillion dollars in less than 8 months of market entry.
- Successfully contracted distributorship/dealership agreements in Kuwait and Oman markets.
- Closed JV with one of the global provider of electronic payment and transaction processing solutions for financial institutions, retailers, service providers and individual consumers.
- Conducted workshop in associations with Central Banks in Kuwait, and Bahrain on Fraud management trends and solutions.
- Successfully instrumental in excelling and emerging Alaric's profile into leading FS institutions in the region, with shortlisting into every RFP.

# Logica Middle East

Country Manager & Strategic Accounts Director - MENA

(Jun '08 to Feb '13)

- Opportunity: Driving the growth and success of Logica's major (focused) accounts as well as creating an organisational infrastructure that enables, facilitates and drives One Sales and Account Management foundation for the Group.
- Responsibility: Designing, planning and successfully executing Premier Account Management strategy, and creating a strong sales and account management culture with world-class sales and account managers.
- ❖ Directly selling into Strategic Accounts in the region
- Closed multi-million dollars project involving all suites of Risk Management, Treasury, ALM of Sunguard solutions.
- Closed multi-million dollars project involving Temenos T24 core banking solutions.
- Drafted sales and focused accounts strategy for each market with specific value propositions and steering the execution of account plans.
- Successfully engineered in developing multi million dollars accounts based on continuous generating business revenues for 5 years.
- Successfully concluded a Joint Venture partnership with one of the prominent entity in the region.
- Ensuring attainment of order intake, business growth, business mix, customer satisfaction, and cost of sales, revenue and profit.
- Extensively involved in qualifying large focused accounts, allocating resources, following up the strategic sales cycle, mentoring the sales force, personally involved in closing multi-million dollar projects.
- Spearheading recruiting Sales force, creating a culture of team work, sharing, collaboration, targets and performance orientation, self-motivation, and follow company policies and procedures.
- Generate bi-weekly forecast and reports on the progress of key prospects and opportunities to the Logica's management team.
- Reinforce to the accounts/sales managers and practise the significance of internal selling, networking and communication within the Global Logica.
- Developed and executed the sales campaign with Microsoft for Enterprise Content Management, CRM Dynamics, and ERP propositions across the Middle East.

Developed and maintained partners programs and relationships with Oracle, Microsoft, IBM, HP, E&Y and other local organizations.

### Logica Middle East

Regional Manager - Financial Services (MENA)

(Jul '07 to Jun '08)

- Opportunity: Reposition the dynamics of sales engine with qualified pipe-line. Identify the unique value propositions, while, establishing the differentiation marketing strategy. Competitive positioning, pricing and Importantly "finding a niche market" position for Logica's offerings.
- Responsibility: Senior management responsibility for strategic planning, marketing and sales. Manage and mentor team of sales and sales support executives. Solely responsible to shape the sales pipe-line and focus on closing large multi-million dollar opportunities.
- Spearhead the Account Planning fundamentals with "intelligent" forecasting mechanism.
- Negotiated business partnerships and developed new programs to further expand market reach and drive revenue/profit growth.
- ❖ In three months of joining closed multi-million, strategic account.
- Closed a strategic account (first three months of the new fiscal 2008), worth more than US \$ 5M sales revenue with growth potential of US \$ 20M within two years.
- Developed and executed a marketing strategy to launch into "Islamic Banking" market space.
- Currently leading efforts to reposition Logica for high-profile transactions in the financial sector to reignite business development and regional expansion.

#### 3SC Technologies

CEO & Head of Business Development (MENA)

(May '06 to Jul '07)

- Opportunity: Recruited by private investor for 1-year executive assignment to build and operate infrastructure for start-up technology venture.
- Responsibility: Strategic Planning, operations, sales & marketing, finance, administration, Information Technology and P&L.
- Solely responsible for setting up business and marketing strategy.
- Successfully establishing the landscape for products and service offerings.
- Selected and negotiated distributorship contracts with leading IT vendors.
- \* Administered all the hiring and logistics of establishing offices.
- Successfully closed multi-million dollar projects in less than a year of operations.

# ACI Worldwide

Regional Territory Manager (GCC, Levant & Pakistan)

(Aug '98 to May '06)

- Opportunity: To expand and grow Middle East market presence across multiple products offerings for what had traditionally been focused to one specific product, and losing market share to low cost offerings. The challenge was to reposition the offerings to Tier 1 and Tier 2 financial institutions with clear value proposition and building healthy recurring revenues.
- Responsibility: Includes increase sales revenues across seven countries in the region and introduce new markets.
- Achieved 100% of the fiscal year 2006 Quota at the end of Q2.
- ❖ Achieved 120% of fiscal year 2005 Quota, qualifying for Chairman's Club
- ❖ Achieved 123% of fiscal year 2004 Quota, qualifying for Chairman's Club
- ❖ Awarded Sales Performance of the Quarter Q3 for winning a Strategic new customer.
- Achieved 105% of fiscal year 2003 Quota.
- Awarded Account Manager of Q1'01 for the largest sales in EMEA (Europe, Middle-East & Africa).
- Achieved 70% of sales quota by Q2'01 and sold first Payment Gateway and Card management in the region.
- Awarded Strategic Sales Account for Q2'00 and sold first chip (EMV) solution Worldwide.
- Achieved 100% club for the fiscal 2000 year with sales revenue surpassing 200% of the quota.
- \* Awarded Account Manager of the Q1'99 for penetrating to one of the largest and very strategic accounts in the region.
- Successfully signed eight large new financial institutions in the region.
- Successfully negotiated distributor's contract, and established partners within the region.
- Developed strategic relationships with VISA International, MasterCard and other major players of the IT financial solutions.

ITS (International Turnkey Systems): Leading Systems Solution Integrator, providing comprehensive solutions to vertical industries such as Banking, Telecommunication, Oil & Gas, and Government.

Country Manager (Aug '91- May '98)

- Opportunity: To expand and grow ITS's presence in UAE and start a new operation in Sultanate of Oman, particularly in Finance, Telecommunications and Oil & Gas sectors of the markets.
- Responsibility: Sales & Marketing leadership with full P&L responsibility.
- Direct all business development operations, including sales, commercial, marketing, and administration for the branch.
- ❖ Directly responsible in starting the new branch from ground up as a P&L operation.

- Increased sales revenue by 122% in the second year of the operation, bringing the market share from 0% to 40% in less than three years of operation.
- Won an international contract with SIEMENS-Germany, for a GSM billing system.
- Sold the first ITS's Core Banking (PHOENIX) banking system in the region.
- Sold the first ITS's Oracle Financial system to British Petroleum.
- Successfully sold FAX and Gateway solution to ETISALAT, based on SUN micro-systems and CISCO solutions in the first three months of taking over the account.
- Designed and sold a highly complex Directory Enquiry Call Centre Solution to Oman Telecommunications.
- Team-lead the successful implementation of highly complex projects.
- Oversaw all the activities involved in achieving ISO-9002 certification.

Computer Data Network (CDN)/ Al Dukair: A regional networking (LAN & WAN) corporation, providing solutions to all the horizontal markets.

### General & Sales Manager

(Mar'86 - Aug '91)

- Opportunity: To establish a new start-up venture in the growing demand area of LAN & WAN in the State of Kuwait.
- Responsibility: Solely responsible for business and marketing strategy, and directly selling into large corporate accounts.
- Solely started a new organisation, achieving 70% of market share in less than five years of operation.
- \* Responsible for Marketing, Technical and Sales Divisions.
- Directly responsible for designing LAN and WAN solutions, and managing all technical implementations and pre and post sales activities.
- Conducted technical courses and presentations to customers and prospects.
- Consistently surpassed sales and budget targets.

### TRAINING:

- \* Attended Amazon Cloud Business Courses
- ❖ Stanford University USA Advanced Negotiation Skill Course
- Attended several internationally renowned and certified Sales and Management courses, held in many major cities around the world.
- Received and certified courses from leading companies such as First Data, NCR, ACI, COMPAQ, SUN Microsystems, Braodvision, Phoenix, Ungermann-Bass, CISCO, Tandem Computers, Sequent Computers, etc

### **HONOURS & ACHIEMENTS:**

- ❖ Panel Speaker at Bahrain Entrepreneur Week 2020 on New Generations Loyalty Solutions
- Speaker at University of Bahrain on Innovations
- Advising. mentoring Start-ups and team member of Incubation hubs funded by Google.
- Board members of Technology companies, and leading Sharia based Insurance company.
- Part of investment venture for Diabetics Control and prevention company and e-logistics based companies.
- Involved with Block chain start-up initiatives.
- Conducts workshops on Strategic Vision and Strategic Time Management for individuals and corporations as a hobby.
- Awarded Distinction by University of Glamorgan, UK in developing a Business model to measure the "Perception of Services Quality" for Banks.
- Conduct presentations on Leaderships, Team Building, Sales skills, and motivation
- \* Raised multi-million dollars aid in developing and executing rescues missions for the victims of Tsunami and Kashmir natural
- Member of Kapa Mu Epsilon Mathematics Honour Society
- Member of Phi Sima Pi Honours Fraternity

## **EDUCATION:**

University of Glamorgan, UK

MBA: Masters of Business Administration (graduated with Distinction)

Bloomsburg University of Pennsylvania, USA

Bachelor of Science Degree: Computer Information Science/Mathematics