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OBJECTIVE

Obtain a challenging leadership position applying creative problem solving and lean management skills with a growing company to achieve optimum utilization of its resources and maximum profits.

Drive Business Growth & Expand market presence by leveraging deep industry knowledge and market trends.

Core Competencies:

- Financial Technology (FINTECH.)
- Payment Schemes (visa, Mastercard ect..)
- Schemes acceptance and business flows.
- Open Banking / Open Finance.
- Digital Transformation Roadmap.
- Technology Deployment.
- NFC, contact & Dual transactions
- Mobile payments & National schemes
- E commerce Business and Cards Management systems services.

Work Experience

October,2023-Present **Infotec systems Group**

(Business Development Manager-Jordan & Iraq Market)

Major Duties/ Achievements:

- ✓ Develop effective customer relationship management strategy.
- ✓ Contacting current and potential clients to establish rapport and arrange meetings.
- ✓ Implement go-to-market strategy to increase revenue and grow market share.
- ✓ Track all sales activities, enquiries & sales leads, open quotations and project sales.
- ✓ Maintain a business model while maintaining existing relationships with partners.
- ✓ Identify business opportunities in the market-place and build-up an excellent clients' relationship.
- ✓ create a sustainable growth path and go-to-market strategy and be responsible to track, engage, manage and achieve set targets.

Inkript Industries Holding

March,2022-October,2023

(Senior Account Executive Jordan &Iraq Market)

Major Duties/ Achievements:

- ✓ Responsible for the overall interaction with credit cards issuing and managing the Top line for product through company's channels.
- ✓ Responsible for strategic partnerships with FinTech Company and financial services providers.
- ✓ Work closely with key banks, Acquires and driving business growth within partnerships in Jordan and Baghdad.
- ✓ Create, maintain, prioritize, and sequence the product backlog based on business value and ROI.
- ✓ Strategy from the value proposition of product and consistent integration of price setting from customer's point of view in relation to operating and production processes.
- ✓ Handling e-payments services and EMV card, Biometric Card products, researching new market opportunities and overseeing growth projects.
- ✓ Responsible of making sales projection and forecasting revenue in line with projected income, analyze Business Opportunities to increase Share& Revenue profitability through Merchant/Retailer and Acquiring Bank Business Development.

Awael Company for cards technology

July 2017-Jan 2020

(Business development & Product Manager)

Major Duties/ Achievements:

- ✓ Create, maintain, prioritize, and sequence the product backlog based on business value and ROI.
- ✓ Transit Solutions, Mobile & Digital Payments solution, and smart cards.
- ✓ Transportation payment solutions with **CMTC Autobus** and **Public Transportation with Municipality of Amman.**
- ✓ Collaborate with **Madfoo3tcom Co. and CBJ of Jordan** to install Kiosk Machine Solutions of wide range of services such as **(Instant issuing of cards, Bills Payment and Gift or Prepaid card sales)**, in Government Institutions and Banking sector.

MasterCard

Nov.2005-Nov.2006

(Leader Acceptance Development- Levant Market)

Achievements-Project (Jordan Market):

- ✓ Project Monitoring to develop **MEPS-Jordan** payment gateway (**MPGS**) and implement **3D-Secure** online payment to enhance offering secure Ecommerce payment services.
- ✓ Signing a Cashless Acceptance Agreement with **McDonald's Middle East Development** Company to establish acceptance of cashless payment across multiple channels supporting various card schemes both online and physical acceptance.
- ✓ Launch electronic payment solutions, collaboration with **Cairo Amman Bank and the Military Credit Fund** for an innovation (**Payroll Program**) for more than **170,000** members.

Achievements-Project (Lebanon Market):

- ✓ Collaborate and Developed project scope & goals with **SGBL Bank** for Conduct a Campaign to encourage all Master Card Cardholders to use their cards for purchases in Lebanon and abroad.
- ✓ Create a new Partnership with **Bank Audi**, and Monitor Project progress for a digital payment's solution to their merchant network (**Merchant Club**) to create more Market Impact on Digital payments & online shopping.

Major Duties/Responsibilities:

- ✓ Responsible of planning, executing and closing projects by building comprehensive plan, managing to the budget commitment and productivity collaborate with marketing and technical team.
- ✓ Acceptance Development across Levant, ensuring alignment between the individual markets 'go-to-market' approaches and the overall MENA Acceptance Development strategy, considering the region's longer term strategic initiatives.
- ✓ Support in the assigned territory's Interchange strategies, in collaboration with all regional and local cross functional teams, and support in the assigned territory's Regulatory dialogue on all matters relating to Acceptance and regulatory oversight (in relation to Interchange impact on acceptance).

Bank Audi - Jordan Branches

June 2005-Oct. 2015 (Head of Cards Unit)

Achievements:

- ✓ Grew the portfolio of cards by **63% over the last 4 years.**
- ✓ Launch Horizon Blue Card and build 14 new merchant alliances & shopping deals.
- ✓ Launch of Middle East airlines MEA Platinum Card and Master Card World Card co-brands MasterCard.
- ✓ Launch of MIGs e-commerce in Jordan with Grand Cinema and other merchants.
- ✓ Implement and handling the PCI-DSS requirements.

Major Duties/Responsibilities:

- ✓ Responsible for the overall cards and payments department **P&L. Revenue from issuing acquiring**, loyalty, merchant alliances, and implement the strategies of analytical and revenue reports.
- ✓ Pricing new product/pricing decision from the value proposition of product and consistent integration of price setting strategy from customer's point of view and in relation with operating processes.
- ✓ Managing all merchant alliances and loyalty programs that optimize the value proposition of the bank's cards includes merchant discounts and Bank Reward redemptions at merchant locations.
- ✓ Responsible for the deployment of innovation in digital electronic payment solutions & Digital social media, that includes the deployment of Audi bank points and Reward platform and MIGs MasterCard E- Commerce acquiring payment gateway.

PROFESSIONAL TRAINING

1. (Opp) Optimal product process/by 280Group, California, USA.
2. Team Dynamics and Leadership program- by Lead Act International.
3. Practical ways to profitable customer centricity-by Lead Act International (How to sell like a professional).
4. Professional Sales Recognition-by IAPPD
5. Leadership Skills Program –by Dale Carnegie Training.
6. Planning for Priorities-by ICTN (International Consulting Training).
7. Detecting credit cards Fraud-by Association of Banks-Jordan.

SKILLS

- ✓ Well-developed leadership and communication skills, able to create the right environment for teams to thrive and perform.
- ✓ Strong organizational skills and Ability to work under tight timelines.
- ✓ Ability to adapt to shifting priorities, demands and timelines through analytics and problem-solving capabilities.
- ✓ Business Intelligence, interpersonal, Negotiation and collaboration skills.
- ✓ Project Management and Goal-Oriented Skills.

EDUCATION

2000-2004 B.A. Business Administration -Yarmouk University-Jordan

LANGUAGES

Arabic - (Native).

English -Very Good (Spoken and Written).

References (Available upon request)