

AMIR JOSEPH HABIB

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Aiming for a **Senior** position that employs my leadership skills and professional Experience in the areas of **Prepaid Cards Management & Business Development**

EXECUTIVE DIGEST

- Graduate in **MBA** from Superior University, Lahore with **13+ years** of experience in prepaid cards, operations and Customer Relationship Management with reputed organizations in the Bahrain, United Arab Emirates and Pakistan.
- Proven Operations Department & fintech projects with highly visible, dynamic management accountabilities and proven expertise for scoring significantly increased growth, profitability and operational efficiency.
- Demonstrated ability to conceptualize and implement Atomization and business initiatives with hands on experience in drafting & executing new projects, managing promotions and business plans.
- Possesses strong leadership skills with effective communication, team building, relationship management and analytical abilities.

CORE COMPETENCY

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|---------------------------------------------|------------------------------------|
| ▪ Operations Management | ▪ Customer Relationship Management |
| ▪ Prepaid Card management (WPS) | ▪ Cards Fraud Management |
| ▪ Master & Benefit cards dispute management | ▪ Business development |
| ▪ Operation Team Training & Management | ▪ Quality assurance |
| ▪ Executive Negotiations & Presentations | ▪ Payment automation |
| ▪ Customer Focuses growth Strategies | ▪ Control and compliance |
| ▪ New Product Planning & Positioning | |

EMPLOYMENT SCAN

Saudi Telecom STC By Channels, Bahrain

Since NOV '2022 till JUNE 2023: Direct Sales Representative – (Express Shop- Telecom Products)

- Present, promote and sell products/services using CRM system to existing and new potential customers.
- Perform cost-benefit and needs analysis of existing/potential customers to meet their needs.
- Establish, develop and maintain positive business and customer relationships.
- Reach out to customer leads through cold calling and direct one to one in branch.
- Expedite the resolution of customer problems and complaints to maximize satisfaction.
- Achieve agreed upon sales targets and outcomes within schedule TAT.
- Coordinate sales effort with team members and other sales departments.
- Analyze the territory/market's potential, track sales, cash and status reports.
- Supply management with reports on customer needs, problems, interests, competitive activities, and potential for new products and services.
- Keep abreast of best practices and promotional trends
- Continuously improve through feedback

Payment International Enterprises, Bahrain

NOV '2019 till August 2022:

Assistant Manager – (WPS Prepaid Cards, Electronic Payments & Back-office Operations)

- Responsible for Managing Prepaid cards and Launch WPS cards product with "Master Card & Benefit cards".
- Launching (TAM SALAF) Micro Finance project, successfully completed 100 loans distribution in sand Box testing.
- Managing Dispute cases for Master & Benefit cards. (Charge back and QMR submission)
- Responsible for prepaid vouchers upload and distribution for telecom companies for Tam Stock management system.
- Enrolment of corporate clients into the Wage Protection System by handling end-to-end sales cycle management.
- Facilitate training services for corporate clients on the "Wage Protection System" services in line with the contractual arrangements held with the respective corporate clients.

- Liaise and Co-ordinate with the sales, Finance Department for timely processing of Corporate WPS to maintain high levels of Customer Satisfaction.
- Handling Operations department, customer support related to the WPS files.
- Prepare performance reports on monthly basis on the WPS Sales and Customer Complaints resolution for management review and to aid performance optimization.
- Handling (TAM SALAF) micro finance project, successfully complete sand Box testing and giving loans to 100 applicants.
- **Key Achievement:** launch of WPS Prepaid cards in Bahrain Market (TAM cards), Sand box testing and completion with 100 loans, best practices in handling relationships with business establishments for WPS cards, merchant cards and corporate cards, to assure superior service delivery.

Al Fardan Exchange, United Arab Emirates

**Oct '2010 – Oct '2019: Senior Coordinator WPS and Customer Services –
(Electronic Payments, E- Money card management & WPS)**

- Responsible for enrolment of corporate clients into the Wage Protection System by handling end-to-end sales cycle management to achieve assigned sales targets
- Facilitate training services for corporate clients on the “Wage Protection System” services in line with the contractual arrangements held with the respective corporate clients.
- Liaise and Co-ordinate with the Operations Department for timely processing of Corporate WPS to maintain high levels of Customer Satisfaction.
- Handling the customer support issues related to the WPS files, issued to the Central Bank and co-ordinate on the refund management.
- Prepare performance reports on monthly basis on the WPS Sales and Customer Complaints resolution for management review and to aid performance optimization.
- Salary card management, in both open loop and close loop cards (E- Money card & Payez card).
- **Key Achievement:** Instilled Account Management best practices in handling relationships with 5000+ business establishments for E-Money Lite, E-Money Plus and Self-Manage services to assure superior service delivery.

Unilever Pakistan, Pakistan

Jan '2007 – Mar '2010: Sales & Marketing Supervisor (Walls Ice-cream)

- Responsible for managing relationships and sales of key distributors across the Lahore region (4 nos.) that comprised of 1400+ retail outlets across 17 routes.
- Responsible for the launch of promotional activities and other marketing communications with the channel network to enhance sales performance.
- Manage the daily performance work sheet of Merchandisers, Sales Routes and Sales Offices and submit weekly reports to the Sales Manager.
- Conduct Market/Channel Survey and submit Performance reports on Product Availability, Quality of Distribution Service and Market Competitiveness at periodic basis to support the Product Development & Marketing initiatives.
- Perform Retail Store Clustering on the basis of Market Size, Performance, Customer Demographics and Retail Store format and to facilitate better demand forecasting and faster inventory turnover.
- Conduct periodic Retail Audits to evaluate the Retail Visibility; engage and negotiate arrangements with retailers to improve upon.
- **Key Achievement:** Increased territory sales by more than 15% of assigned sales target in FY '2009 by successfully launching promotional activities in line with market demands.
- **Key Achievement:** Key member of the Sales & Marketing Team that won the Unilever Best Cluster Branding Award for the Lahore region in FY '2009 and the Brand Appreciation Award in FY '2008 for Product Availability and Merchandising Excellence from “Petro-Mart”, leading retail chain of Lahore region.

Expeditors International, Pakistan

Feb '2006 – Dec '2007: Warehouse Administrator

- Responsible to ensure operational excellence in all warehouse areas: efficient operations of warehouse management system(s) and related equipment, inventory is received appropriately, efficiently and safely processed in the warehouse.
- Coordinate distribution, warehousing and cross dock operations; ensure accuracy and completeness of receiving, inventory and shipping documentation.

- Assist the Warehouse Manager with developing strategies and objectives to maximizing productivity and reducing inefficiencies and cost; reviews costs and recommends changes to maintain and enhance profitable operation of the business.
- Develop and monitor operational metrics on a daily, weekly and monthly basis to ensure adherence to Expedito International's Quality Standards.
- **Key Achievement:** Worked along with the Warehouse Manager to reduce operational cost by 20% by adopting modifications to warehouse layout and product placement; streamlined periodic maintenance of warehouse assets; implemented attendance tracking system to combat labour overtime claims.

East West Consulting & Networking, Pakistan
Dec '2004 – Jan '2006: Quality and Affiliation Specialist

- Responsible to manage the Sales and Customer Services on the sales floor to deliver performance in line with Business Plan and Customer Support guidelines.
- Execute Affiliation Contracts with other Source Providers by drafting and agreeing upon the defined quality standards and management conditions.
- Responsible for sales team plans and strategic initiatives to drive minimizing channel conflicts and increase market share.
- Execute strategic plans and promotional activities to enhance sales performance and to build strong relationship with the customer base.
- **Key Achievement:** Exceeded the sales target by ~20% to achieve a sales volume of PKR 5,500,000/- within 11 months period between FY 2005-06.
- **Key Achievement:** Promoted as Quality and Affiliation Specialist from Call Centre Executive in less than 4 months of joining as a result of the superior sales performance.

COMMUNITY SERVICE ENGAGEMENT

All Pakistan Women Association
Oct '2008– Dec '2010: Project Officer (Part-time)

- Volunteered Project Management of All Pakistan Women Association, a renowned NGO in Pakistan
- Responsible for fund generating activities for new and existing projects through community campaigns and corporate sponsorships.
- Provide consulting assistance to project management office in drafting and executing of project proposals in line with benchmarking studies conducted on regional and international NGOs for adopting strategies that help improve social work.
- Responsible for Management Reporting on Social Work Progress, Fund Usage and Project Performance reported to the Chairperson.
- Co-ordinate Conferences and Trainings within the region to raise awareness on the social subjects upheld by the All-Pakistan Women Association.

EDUCATIONAL BACKGROUND

2005 Master of Business Administration, Superior University, Lahore Pakistan
2003 bachelor's degree in arts, Punjab University, Pakistan
2020 Master Card – Dispute management Training from Master card Connect

PROFESSIONAL TRAINING

- Entrepreneurship and Business Development Program, Nov '04, Superior University, Prof. Amir Aziz, Pakistan
- Strategic Planning for Sales and Marketing, Sep '03, Superior University, Prof. Muqadas Rahman, Pakistan
- Human Resource Performance Management, April '05, Superior University, Prof. Numan Bhatti, Pakistan

PERSONAL DETAILS

Date of Birth: 21st February 1982
 Marital Status: Married
 Address: Dubai
 Languages Known: English, Hindi and Urdu
 Driving License: GCC