

# MANJUNATH PS

United Arab Emirates



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## Summary

Strategic and financial planning expert.

Strong knowledge on Payment industry, Cross border payments, Digital, E-wallets and Retail payments.

Building Payment & Remittance partnerships with banks and aggregators

Forex Trading, hedging and manage Client Portfolio.

Working on SAAS, CRM, Ecommerce applications & AML policy.

Business Performance Improvement.

Proficient in Excel, SQL query & Tableau.

Strong knowledge on Regulatory Requirement for financial institutions.

## Experience



### Regional Manager

EPS Computer Systems Pte Ltd

Feb 2022 - May 2023 (1 year 4 months)

Worked for client Ria Money Transfer Singapore as a Regional Manager

Drive business objectives and increase revenue MOM.

Overseeing daily operations, managing budget and setting performance objectives.

Building new partnerships with banks and aggregators.

Developing and implementing business, marketing and advertising plans.

Optimizing operations to be efficient and cost-effective.

Ensuring products and services comply with regulatory and quality standards.

Negotiating contracts. Follow up with escalations, incident reports.

Team Building and motivating staff.

Reconciliation and follow up with unprocessed payments.

MEPS payments, cross border payments & swift Payments.

Manage treasury team and trade bookings.



### Remittance Team Manager

Travelex

Dec 2015 - Jan 2022 (6 years 2 months)

Generate revenue from all remittance stores of Travelex Singapore by increasing sales and Forex revenue.

Building new partnerships with banks, aggregators & agents.

Prepare reports to Stakeholders & Board of Directors.

Identify and implement incremental revenue incentives in both existing and new products.

MEPS payments, cross border payments & Swift Payments.

Follow up on daily operation activity, treasury, and month end closure.

Work closely with the local compliance officer and Industry regulators.

API Integration, Software integration with channel partners.

Product Specialist – WU, Xpress Money, Remitone online remittance platform Remit2India.  
 Providing training to new staff.  
 Reconciliation and follow up with overseas bank on funding and deals booking.  
 Analyzing the daily sales, customer footfall, and location identification.  
 Control on spread gain & commission. Trading on Reuters FX platform.  
 Buying and selling of currency in high volume.  
 Monitor all the outward remittance and Prepare Quarterly Report to MAS.  
 Analyse financial statements and P&L accounts.  
 Process Improvement and cost control on non-operating expenses.  
 Knowledge on Singapore Payment Service Act 2019 & Govt. Grants for Fintech Companies.



## **Financial Analyst**

Unisoft Infotech Pte Ltd

Feb 2014 - Dec 2015 (1 year 11 months)

Building new partnerships with banks.  
 Handling SWIFT, MEPS, Local transfers & Outward remittance.  
 Buying and selling of currency in high volume.  
 Knowledge on Reuters FX platform.  
 Developing and implementing business, marketing and advertising plans.  
 Prepare financial statements and P&L accounts.  
 API Integration, Software integration with channel partners.  
 Perform KYC, AML, Transaction screening, Suspicious Transaction Reporting on all customers.  
 Support treasury team.  
 Business Performance Improvement.  
 Process Payments and Reconciliations.  
 Training new staff on importance of compliance and regulatory requirements.



## **Assistant Manager**

Hot Beanz - India

Jun 2012 - Jan 2014 (1 year 8 months)

Increase new customer accounts portfolio.  
 Drive Sales and new Product launch.  
 Manage Vendor Payments, reduce cost on non-performing assets.  
 Motivating team members to achieve given objectives.  
 Improve SEO & digital marketing activities.  
 Increase revenue by cross selling and upselling of new products to customers.  
 CRM tool to follow up on leads and achieve targets.  
 Managing stock movement.  
 Monthly Sales Presentation to Company Directors and senior leadership team.



## **Data Specialist**

Thomson Reuters

Oct 2010 - May 2012 (1 year 8 months)

Build relations with our suppliers to ensure optimal service delivery to our end-users and work on statistical growth of the company.  
 Run SQL query check for the accurate data & missing information.

Ensuring that the relevant database administration procedures are maintained and adhered to and that all processes are documented.

Check for Global pricing information.

Monitoring the financial performance of the Co's using trend analysis.

Understanding Thomson Reuter's products to provide a higher degree of service and quality data to clients.

Product knowledge - Reuters Knowledge, 3000 xtra & EKON.



## **Market Research Analyst**

Thomson Reuters

Mar 2008 - Jan 2010 (1 year 11 months)

Analyze financial information of companies from various markets all over the world; upload information into Reuters Knowledge Platform on timely and accurate manner.

Perform Quality checks to ensure the accuracy of the database.

Download reports press release financial reports, 10 Q & 10 K from SEC & update the same in Reuters Knowledge on real time basis.

US GAAP reporting standards.

Maintain the database with latest updates.

Initiating new methods to improve data checks.

Take ownership on handling queries raised by customers.

Collecting financial data from various sources (Research websites, Co. websites, TR products).



## **Financial Analyst**

HP

Nov 2006 - Jan 2008 (1 year 3 months)

Clearing payments in SAP application & follow up on outstanding amount from customers.

Monitoring Sales from different regions.

Download bank statements through Citrix and clear all the invoices as per bank statement, Reconciliation & follow up with clients.

Handling month end closure and client queries relating to customer accounts from EMEA region (Belgium, Luxembourg, Poland, Sweden and Switzerland).

Payment Gateway.

## **Education**



**IFBI**

PGDBO, Banking Operations

2010 - 2010

Internship: ICICI BANK

Handling queries relating to customer accounts.

Clearing cheque payments & RTGS through Finnacle software.

Cash receipts & cash payments.



**APS College of Commerce - India**

B.COM, Financial Accounting, Statistics & Mathematics

2003 - 2006

Overall Percentage - 61.29% with Final Year 76.16%



### **PES PU College**

Commerce, Accounts, Statistics & Business Mathematics

2001 - 2003

Percentage -61.5%



### **Florence English High School**

SSLC

1991 - 2001

Percentage - 67.68%

## **Licenses & Certifications**

 **MYSQL Query** - NIIT Limited

## **Skills**

Retail Banking • Business Strategy • Team Leadership • Financial Analysis • Financial Reporting •  
FinTech • Software as a Service (SaaS) • Payment Card Industry Data Security Standard (PCI DSS) •  
Payments • Remittances

## **Honors & Awards**



### **SPF Community Partnership Awards** - Singapore Police Force

Feb 2022

Contribution towards identifying and preventing scams.



### **WU Appreciation Award** - Travelex

Dec 2019

Western Union Appreciation Award 2019



### **Best Performance of the Year** - Thomson Reuters

Dec 2008

Exceeded Rating



### **Employee of The Month** - HP

Sep 2007

Certificate of Excellence



### **Employee of The Month** - HP

Apr 2007

Certificate of Excellence