



ABOUT ME

A zealous product crusader seeks to reform the world with innovative products and solutions that eases the lives of people. A career spanning 7+ years in multiple facets of financial industry – Mobile Wallet, Cards, Remittance, Payments and Fintech. Excited to share the knowledge and curious to gain more insights to change the lives of people for the better.

SKILLS

BANKING & PAYMENTS BUSINESS
PROCESS DESIGN

DATA ANALYSIS & VISUALIZATION
[SQL, EXCEL, GOOGLE ANALYTICS &
TABLEAU]

P&L MANAGEMENT

PROJECT MANAGEMENT

CERTIFICATIONS

PROJECT MANAGEMENT PROFESSIONAL (PMP®)

From Project Management
Institute (PMI)

THE PROFESSIONAL SCRUM PRODUCT OWNER I (PSPO I)

From Scrum.org

LEAN SIX SIX SIGMA GREEN BELT

From KPMG

COURSES

CARDS ISSUING, MARKETING AND MERCHANT ACQUIRING

Abu Dhabi, UAE

From NBAD E-Academy

ADVANCED MICROSOFT EXCEL

Abu Dhabi, UAE

From Emirates Institute for
Banking & Financial Studies
(EIBFS)

LANGUAGES

ENGLISH

MALAYALAM

TAMIL

HINDI

LINKS

Project Management Institute:
<http://www.projectmanagement.com/profile/ShanosKunhamu>

LinkedIn:
<https://www.linkedin.com/in/shanos-kunhamu-pmp%C2%AE-27...>

Scrum.org:
<http://www.scrum.org/user/637570>

Credly:
<https://www.credly.com/users/shanos-kunhamu>

Goodreads:
<http://www.goodreads.com/user/show/113998061-shanos-kunha...>

Medium:
<https://shan519x.medium.com/>

PERSONAL DETAILS

Date of birth
16th April 1989

Nationality
Indian

DRIVING LICENSE

Driving license category
Light Motor Vehicle (UAE & India)
& MCWG (India)

HOBBIES

READING, EQUITY TRADING &
VOLUNTEERING FOR
ENVIRONMENTAL CAUSE

SHANOS KUNHAHAMU, PMP®

PRODUCT MANAGER, MOBILE WALLET

Abu Dhabi. United Arab Emirates

+971-52-3742287

shanos3355@yahoo.co.in

WORK EXPERIENCE

FREELANCE

Sep 2021 - Present

Consultant (Payments)

- Helped an EdTech client based in Dubai to source sales qualified leads (SQL) by forging partnerships with PSP's, aggregators and digital wallets that has the required target customer segment on their platforms.
- Helped 2 **online trading (FX/CFD/Stock)** clients based in **Dubai** to fix their conversion funnel impacted by payment acceptance issues. It was achieved by selecting the right PSP, deployed reporting dashboards and set up monitoring teams for reducing the decline rates.

FIRST ABU DHABI BANK

Abu Dhabi

Jan 2018 - Aug 2021

Product Manager, Mobile Wallet

- Successfully delivered projects via Agile (Scrum)/Waterfall methodologies that solved several customer pain points – Payit EDW (Emirates Digital Wallet) integration, Payit FAB POS integration, Payit Merchant Portal (ERP), Payit ToneTag Integration, Queue Busting, School Fee and MOF E11 card less transactions.
- Partnered with **Mastercard Send** apart from existing **MoneyGram** and **Federal Bank** to expand the reach to various remittance corridors. The partnership paved 40% growth in remittance volume in the 1st qtr of 2020 in contrast to the previous qtr.
- Launched **Money on Demand (Microfinance)** in Q4 2020 that extends credit to low income payroll customer segment of Payit called RATIBI. The proposition generated fee revenue by upwards of 24K in Q4 2020.
- Conceived **Payit Market Place**; designed wireframes & prototypes by collaborating with UI/UX team and successfully pitched execs buy-in.
- Partnered with **Abu Dhabi Securities Exchange (ADX)** to facilitate dividend distribution to shareholders via **Payit Digital Wallet**. The initiative resulted in acquisition of new stream of customers and their consumption of app services.
- Gone live with **Ding International** in Q2 2021 to extend **International Bill Payment Service** to Payit customers. The initiative would fetch an estimated 29% of incremental revenue in FY2021 from the overall bill payment portfolio.
- Ideated and launched **Payit Domestic Help** for cashless payment of salary to domestic workers via Payit Wallet. Feature contributed to an uptick of 28% in customer acquisition and subsequent surge in other services viz **Remittance** and **Utility Bill Payment**.
- Reversed a yearlong Ratibi customer segment (Payroll Card) decline from -3% MoM to +2% MoM with a simple redesign of operational process that facilitated refund of failed remittances within one working day in contrast to 2 days prior change.
- Brought down the cost incurred on **Merchant Service Fee** for wallet funding via Debit/Prepaid card by 40%. This was achieved by not routing onus cards to payment gateway for authorization.
- Streamlined the customer communication channels by moving to **Zendesk** that facilitated quick response times, consolidated reports and scalability as the service grows.

NATIONAL BANK OF ABU DHABI

Abu Dhabi

Aug 2015 - Dec 2017

Senior Officer, Cards and Payments Product

- Responsible for the implementation of credit cards and several NBAD **prepaid** card products viz; **E-dirham, Ratibi & Payment card**.
- Led cross functional team of 5-10 employees to implement risk management tools viz. **RCSA & KRI** which significantly helped to mitigate risks.
- Collaborated with partners viz; **First Data, Zafin Labs, Idemia & Schemes (Master & Visa)** at various points of the value chain to remove impediments.
- Automated the fees collection while cancelling payment plans enabled on credit cards that saved time and increased efficiency in collecting fees without error.

AL ANSARI EXCHANGE SERVICES

May 2014 - Jul 2015

Officer, Remittance Product

- Fortunate enough to work on numerous remittance/financial products available in the market viz; **Cash Express, Western Union, National Bonds** and **FX** business.
- Developed and implemented new system for stocking cards which improved efficiency and accuracy in terms of locating and distribution to card holders.

PROFESSIONAL MEMBERSHIP

UAE, Kerala &
Mumbai Chapters
Mar 2021 - Present

PMP® Certified Member of PMI (Member ID # 7127318)

A PMP® certified (**Credential # 3221939**) member of Project Management Institute, the world's leading association for those who consider project, program, or portfolio management their profession; and upholds the Institute's Code of Ethics and Professional Conduct.

EDUCATION

FISAT BUSINESS
SCHOOL
Ernakulam
2013

Master of Business Administration (M.B.A)

- Majored in **Finance & Marketing**.
- A project done on the topic of "**Fundamental Analysis of Indian Steel Industry**" from **Cochin Stock Brokers Ltd**. The initiative helped in terms of understanding how to determine a stock's real or "fair market" value.

OXFORD COLLEGE
OF BUSINESS
MANAGEMENT
Bangalore, India
2011

Bachelor of Business Management (B.B.M)

- Majored in **Finance**.
- A Project done on the topic of "**Ratio Analysis of Federal Bank Ltd**". The initiative helped to understand the financial health of the bank using various ratios.

ANSAR ENGLISH
SCHOOL
Trichur, India
2008

Senior School (CBSE Board) - Commerce & Computer Science

- Successfully completed a project aimed at creating a program in **C++** that manages student data in a school.

INTERNSHIP

RELIANCE
FOOTPRINT LTD
Bangalore, India
May 2012 - Jun 2012

Intern

- A detailed report titled "**Organizational Study of Reliance Footprint Ltd**" was submitted post completion of the internship programme.
- Assisted reporting manager in various analysis to determine the accuracy of financial records.