

**WAHAJUL-MALIK**

Email: [wahajulmalik@yahoo.in](mailto:wahajulmalik@yahoo.in)

Contact: +971-55-6952013.



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## **OBJECTIVE**

To be a part of an active, work-oriented, and motivational team where my educational and professional prowess can be tapped with ample opportunities to prove myself and move up the growth ladder.

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## **CORE COMPETENCIES SKILLS:**

- |                           |                                      |                                       |
|---------------------------|--------------------------------------|---------------------------------------|
| ▪ Team Leadership         | ▪ Market Strategy & Launch           | ▪ Strategic Marketing Planning        |
| ▪ Strategic Planning      | ▪ Digital Transformation             | ▪ Product Development Strategies      |
| ▪ Executive Presentations | ▪ Distribution & Channel Development | ▪ Banks & Regulator Relationships     |
| ▪ Relationship Building   | ▪ In-Depth Product / Brand Knowledge | ▪ Electronic Payment Networks         |
| ▪ Complex Negotiations    | ▪ Budgeting & Cost Controls          | ▪ Online Payments                     |
| ▪ Key Account Management  | ▪ Strategic Partnerships & Sales     | ▪ Mobile Money Transfers              |
| ▪ P & L Management        | ▪ New Business Development           | ▪ Operations / CRM / Online / Digital |

## **PROFESSIONAL EXPERIENCE:**

**Total Experience: - 11 years**

- 1.) Currently working with **Airopay Technologies Ltd** as a **Business Development & Partnership Manager** in **Dubai** since **March 2024**.

## **ROLES & RESPONSIBILITIES:**

- Handled Business Development, Operations, Partnership and customer service team of the product spread across 80 countries.
- Expertise in B2B, B2C Payment, Bill Payments & E-commerce, Gifts Cards, POS services.
- Expertise in Sales & Marketing, Strategy Planning, Business Development, Partnership and Customer Relationship Management.
- Collaborate with cross-functional teams in product, marketing, business, analytics, and finance to ensure timely and efficient execution of all campaigns, achieving successful outcomes.
- Collaborated closely with stakeholders, internal teams, and senior management, to gather requirements and prioritize features.
- Number of new partnerships established to expand corridor coverage or improve service.
- Performance of partnerships with banks, financial institutions, and other stakeholders.
- Relationship Management and Accountability for the development of international agents.
- Conduct market research and customer/country analysis to determine the region's company development strategy.
- Create, implement, and meet business strategies and budgets for a specified region.
- Negotiate on contract and commercial, close agreement to maximize value proposition.
- Onboarding of New Fintech Product, like DT One, Mango Pay, MBME, Bank Al Habib, HDFC BANK & MasterCard.
- Developed a strategic roadmap for the back office, aligning it with company objectives and customer needs.
- Focus on Revenue Generation, Customer Acquisition, Conversion Rate, Pipeline Growth, Strategic Partnerships, Market Expansion, Time-to-Close, and Profitability of New Business.
- Conducted comprehensive market research and competitor analysis to identify trends and opportunities for back-office enhancement.
- Development of CRM activities & new business opportunities (Mobile Money Transfers) throughout the designated region
- Led cross-functional engineering, design, and quality assurance teams to achieve timely and effective

- product releases.
- Implemented user acceptance testing, gathering valuable feedback from customer to refine and improve back-office features.
- Monitored and analyzed KPIs related to the back-office, initiating data-driven improvements for user engagement and satisfaction.
- Translated customer feedback and pain points into actionable product enhancements, working closely with customer support.
- Ensured a seamless user experience by advocating for customer needs within the product development process.
- Provided comprehensive training and documentation to team, empowering them to effectively utilize back-office features.
- Handling a Big number of companies and HNI individual and corporate customers as well.
- Expertise in Corporate remittance and Retail Sales, achieving sales objectives, coordinating with principles, formulating marketing plans, and implementing sales and marketing activities.

2.) Worked with Al Ghurair International Exchange as a Business Development Manager in Dubai from Aug 2021 to Feb 2024

#### **ROLES & RESPONSIBILITIES:**

- Handled Business Development, Operations and customer service team of the product spread across 40 countries.
- Manages the overall business to ensure that the targets given are met.
- Managing corridor wise business.
- Expertise in B2B & B2C Payment.
- Expertise in Sales & Marketing, Strategy Planning, Business Development, Partnership and Customer Relationship Management.
- Number of new partnerships established to expand corridor coverage or improve service.
- Performance of partnerships with banks, financial institutions, and other stakeholders.
- Relationship Management and Accountability for the development of international agents.
- Conduct market research and customer/country analysis to determine the region's company development strategy.
- Identify and maximize business opportunities with existing Agents and facilitate the appointment of new Agents.
- Create, implement, and meet business strategies and budgets for a specified region.
- Responsible to conduct Business development activities nearby our locations to make customer aware about services and products.
- Negotiate on contract and commercial, close agreement to maximize value proposition.
- Onboarding of New Fintech Product, like Paykii & Hello Paisa, Western Union Business Solutions, & C3.
- Developed a strategic roadmap for the back office, aligning it with company objectives and customer needs.
- Business Development manager always focus on Revenue Generation, Customer Acquisition, Conversion Rate, Pipeline Growth, Strategic Partnerships, Market Expansion, Time-to-Close, Profitability of New Business, Client Retention and Satisfaction, Competitive Analysis, Lead Generation Performance, and Feedback and Team Collaboration.
- Conducted comprehensive market research and competitor analysis to identify trends and opportunities for back-office enhancement.
- Development of CRM activities & new business opportunities (Mobile Money Transfers) throughout the

designated region

- Led cross-functional engineering, design, and quality assurance teams to achieve timely and effective product releases.
- Collaborated closely with stakeholders, internal teams, and senior management, to gather requirements and prioritize features.
- Implemented user acceptance testing, gathering valuable feedback from customer to refine and improve back-office features.
- Monitored and analyzed KPIs related to the back-office, initiating data-driven improvements for user engagement and satisfaction.
- Translated customer feedback and pain points into actionable product enhancements, working closely with customer support.
- Ensured a seamless user experience by advocating for customer needs within the product development process.
- Provided comprehensive training and documentation to team, empowering them to effectively utilize back-office features.
- Handling a Big number of companies and HNI individual and corporate customers as well.
- Expertise in Corporate remittance and Retail Sales, achieving sales objectives, coordinating with principles, formulating marketing plans, and implementing sales and marketing activities.
- Communicates and coordinates with correspondent banks/exchange companies and establishes a business relationship.
- Hold regular Sales meetings with sales team & other Business development staff to discuss business prospect targets and review their performance.

**3.) Worked with Sharaf Exchange as a Branch Business Development Manager at Dubai from Aug 2019 to July 2021.**

**ROLES & RESPONSIBILITIES:**

- Branch Sales & Marketing, Strategy Planning, Business Development and Customer Relationship Management.
- Expertise in Corporate and Retail Sales, achieving sales objectives, coordinating with principles, formulating marketing plans, and implementing sales and marketing activities.
- Coordination of corporate accounts, Remittance & Foreign Exchange, Managing currency exchange with corporate companies.
- Handling Marketing activities in India, Nepal, Sri Lanka, Bangladesh & Pakistan.
- Monitoring Daily UAE- FX rates versus competition margins
- Establish & build strong working relationships with current/new business partners.
- Creation of promotional activities & campaigns, discounts, gifts, coupons & rebates.
- Create Product awareness in order to maintain and increase market share.
- Promoting business development with institution/corporate entities and meeting strategic objectives of advantages exchange money products, cross-selling initiatives and product derivatives.
- Synchronizing administrative/management support towards the production of Sales.
- Skilled in Developing and executing promotional campaigns for helping the brand in earning a profit; monitoring the effectiveness of the company's brand strategies/marketing plans.
- Participating in community wise event in labor camps.
- Experience in handling all aspects of service functions, preventing escalations & organizing process strategies.
- Responding to all client queries, resolving disputes and providing the highest service quality.
- Facilitating new customers account opening, Wages Protection System (WPS)

4.) Worked with **Al Ghurair International Exchange** as a **Branch Operation Manager** at **Dubai** from **August 2016** to **July 2019**

**ROLES & RESPONSIBILITIES:**

- Managing overall branch activities, targets and profitability including Money transfers,
- Retail process and solicitation of bulk business from Institution /Corporate entities.
- Monitoring day-to-day activities of the branch with value addition and constant
- Improvement to deliver creative solutions as well as quality services to the customer while
- Confirming to AML policies.
- Facilitating new customers account opening, Wages Protection System (WPS).
- Growing business within Branch's deposit base/advance portfolio and developing
- Opportunities in new areas.
- Playing an integral role in training, mentoring & providing feedback on performance to maximize
- Operational efficiency and productivity.
- Built & maintained a high quality team with synergy & motivated staff towards exceeding individual
- As well as branch objectives.
- Established strong relations with customers maximized operational efficiency to market & promote
- Banks products & cross-sell consumer assets, Islamic banking & asset management products.
- Worked proactively in terms of maximizing revenue by performing weekly reviews and settings targets.

5.) Worked with **Arab link Exchange** as a Branch In Charge at Dubai from **May 2013** to **June 2016**.

**BUSINESS EXPERTISE**

***Sales and Marketing***

- Driving marketing dept. for new ideas & strategies to drive volumes and increase brand value.
- Review MIS, Cash flows and take management decisions and discuss with the board.
- Analyze feasibility studies and financial analysis regarding acquisitions of new projects.
- Identity Investment opportunities, structure deals, conduct due diligence and close deals.

***Business Development***

- Managing business development activities and being accountable for the profitability & sales growth
- Identifying new markets, developing networks, and positioning the brand in a premium position
- Hands-on experience of working with startup teams and ventures

***Key Account Management***

- Interfacing with key influencers for mapping requirements, making presentations to create product awareness.
- Maintaining excellent relations with clients to generate avenues for additional business.

***Distributions / Channel Management***

- Develop and sustain the existing network and effectively manage the supply chain.
- Expand the dealer infrastructure and appoint new partners in untapped markets.

### **EDUCATIONAL QUALIFICATION**

- M.B.A from EILM University.
- B.B.A from Lucknow University.
- Intermediate from U.P. Board.
- High School from UP Board.

### **TRAININGS & CERTIFICATE**

- Enterprise Risk Management -2022
- Anti-Fraud Framework - 2022
- Proficiency in Word, Excel, Internet,
- Done A.D.C.A. from UPTEC.

### **PERSONAL DETAILS**

- |                   |   |                                     |
|-------------------|---|-------------------------------------|
| • Date of Birth   | : | 26 January, 1989.                   |
| • Nationality     | : | Indian.                             |
| • Marital Status  | : | Married.                            |
| • Languages Known | : | English, Hindi & Urdu.              |
| • Driving License | : | Possess a Valid UAE Driving License |

### **References**

Reference will be furnished on Request.

Place: U.A.E.

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