Suhail Ahmad Salman

Place of Birth: **Jordan**
Date of Birth: **July 1977**
Nationality: **Jordanian**
Gender: **Male**

Marital Status: **Married.**
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Summary:

Big believer in Fintechs, Digital Disruptions and Disruptive Technologies.

With more than 19 years of diverse experience in Banking and Digital with a distinguishable success record and achievements demonstrated by numbers and market wide initiatives.

I am proud that I had collected solid experience in cards, payments, digital transformation and information technology, covering all the gears of the payments and digital industries from Management and Leadership, business development, product development, project management to technical experience.

EXPERIENCE AT-A-GLANCE

- Vice chairman of board for one of the top two TPPs in Jordan (Middle East Payment Services—MEPS) from Aug-2019 to date.
- Director and High-level management experience. Today I am heading the digital initiatives and products at Jordan Kuwait Bank leading a team with a head count of 45 professionals across 4 departments, and during my carrier I managed teams in Jordan and abroad across multiple projects.
- Key business owner and product development lead for payments and digital products during all my carrier path.
- Key owner for many 1st to market initiatives in digital and payments including interactive banking, Payment initiatives and Digital Banking initiatives.
- Key business lead for cards & payments products at Jordan Kuwait Bank, I was able to flip JKB's cards portfolio by more than 200% in less than 4 years.
- Key business owner for many business relations with partners including Fintechs, Schemes, TPPs, PSPs, Regulators, Consultants and technology providers.
- Key decision maker and business leader for setting and developing customer experiences in many areas of digital and payments.
- Worked with 40+ banks, 4+ Central Banks, 3+ TPPs, 3+ MNOs, 4+ PSPs and many of the key players in payments and digital covering Jordan, Iraq, Lebanon and other countries. Mainly through being a technology provider in A2A and MEPS.
- Chief technical and business expert responsible for managing key projects in Jordan, Lebanon and Iraq in areas related to Digital Banking, Payment Products and EFT, POS, PCI/DSS, Branch Transformation, P2P/B2C payments, Mobile Payments, EAI and Middlewares.
- Retail and Corporate banking experience especially the knowledge necessary for implementing payments and electronic delivery channels.
- Certified PMP for almost 10 years, PMP ID 313225, Earned in Dec/2005, Expired in Dec/2015.

PROFESSIONAL EXPERIENCE

Jordan Kuwait Bank (Jan/2021 – Present)
Acting Head of Branches

Managing:
- Branches district Managers.
- Direct Sales Team
- Bancassurance Team
- In addition to ADC and Call Center.

Middle East Payment Services "MEPS" (Aug/2019 – Present)
Vice chairman of board

Jordan Kuwait Bank (Mar/2013 – Present)
Head of Alternative Delivery Channels (Cards & Payments, eBanking, Branch Transformation)

Key Roles, Responsibilities and achievements:

- Establish and manage the ADC department which is the digital innovation office responsible of managing bank business in terms of Cards & Payments, Digital services and Digital Transformation, Call Center and Branch Transformation.
- Key business leader and products owner for all related products & business and responsible for managing the relations with schemes and regulators (MasterCard, Visa, AMEX and CBJ), TPPs (MEPS & EMP), cobranding partners (Royal Jordanian, Cozmo, ...etc), Payment Service Providers "PSPs" (Zain, Dinarak, Aya, ...etc) and third parties for all related business activities.
- Business Leader responsible for the product development of related products to improve profitability, enhance customer experience/loyalty and retention and increase sales of all related products and services (Issuing, Acquiring, "E" and In-Branch experiences)
- Key business owner for establishing JKB as a Fintech friendly bank, establishing all necessary processes, organization structure and infrastructure to support FinTechs, today JKB is hosting 4 PSPs out of 5 for JoMoPay initiatives and many other PSPs for bill payment and cash collection services. This had placed JKB as #1 friendly bank for fintechs and as the main settlement bank for all active PSPs.
- Key player in setting goals, designing marketing campaigns to support related business objectives.
- Key player in technology and partner selection and implementation.
- Member of Digital Financial Services (DFS) council, established by CBJ and GIZ.
- **Key achievements in JKB:**
  - Revamped JKB credit/debit cards portfolios focusing on premium segments and making JKB as #1 bank in terms of crossboarder volume in Jordan, launching many new products including MC Titanium debit/credit, credit World and first to market World elite with distinctive features including innovative plastic with gold emblem and Louis Fourteen concierge, MC PayPass, 0% online Installments, 3DSecure along with new segmentation and solid LCM management. Resulting in more than 200% growth in both usage volume and number of cardholders in almost 3 years. This includes sales management, sales team and branch employees training.
  - The initiative and business owner for locking the portfolio to a single scheme and the key business owner responsible for executing the CBA agreement with MasterCard.
  - 1st bank in Jordan to launch interactive Banking (Interactive Teller Machines)
  - Launched the 2nd Visa merchant acquiring in Jordan through MEPS.
  - Revamped in-branch experience (focusing on digital): Signage solutions, Self Service areas, Queuing and quick-advice areas.
  - Launched first to market card-less ATM withdraws (ACO : ATM Cash Order).
  - Expanding JKB ATM network by placing off-branch ATMs, resulting in more than 50% in number of ATMs and introducing many new services including EBPP using eFawateercom, JoMoPay cash-in and cash-out
  - Established 24/7 state-of-art Call Center.
  - Launching JKB's new CMS/ATM switch and new eBanking.

- o Launching first-to-market JKB new loyalty program with redeem anywhere feature, currently the platform is pilot live for JKB Employees go-live expected by end of Oct/2018.
- o Business owner and project manager to launch 1st to market "Western Union Digital" in Jordan, expected to be launched in November 2018.
- o In queue for Q3 & Q4-2019:
  - Blockchain remittances
  - Instant issuance, prepaid service kiosks, virtual prepaid
  - Robotics and Workflow for digital
  - Total Loyalty program
  - Open Banking API's
  - AI (based on bigdata) mainly for driving customer behavior and chatbots (might jump to Q1-2020)

The Housing Bank for Trade and Finance (June/2012 – Mar/2013)
Card Products and Services Manager

Roles and Responsibilities:

- Establish and manage the Card Business Center which is responsible of managing all cards related Project Management, Product and Business Development, Development of Technology and Operations .
- Manage the implementation of product development processes with other business areas and external service providers.
- Manage all bank payment projects for local and international branches.
- Develop business models and strategy planning for product improvements and enhancements to extend product life and improve profitability of all cards products and services (Issuing, Acquiring, Prepaid, Loyalty, personalization ...etc)
- Manage and drive products and pricing strategies according to market conditions, competitors, cost analysis and any other key influencing factors.
- Manage all the bank card business including the business relations with card organizations including (Visa International, MasterCard worldwide, and AMEX)
- Manage all the business relations with the bank Third Party Processors.
- Manage the business relations with all technology vendors for all card products and services.
- Manage card business sales and marketing related activities in coordination with the relevant departments.
- Coordinate with all bank departments to enhance all the card business related policies and procedures.
- Researching and evaluating new tools and technologies for enabling more payment channels.
- Training the bank customer service, call center and sales employees on all card products and services.

Middle East Payment Services (TPP – Third Party Processor) (Mar/2011 – June /2012)
Director of Information and Technology

- Program management responsible for handling all MEPS projects related to new products, services, new banks.
- Project manager responsible for implementing new core systems (card management system, and front end-switch)
- Key decision maker and team member of the PCI –DSS project.
- Leading the teams of EFTpos, NOC (Network Operations Center), SOC (Security Operations Center), Front-End management team, Card management system team, and the Project Management Office.
- Worked closely with the banks and the business development for creating leads, new products.
- Develop Information Technology strategy in support of the company's mission and core objectives.
- Develop an annual business plan and operating budget for the department and monitor the implementation of these to ensure that the financial targets are met.
- Negotiate service level agreements with both internal and external customers and service providers and monitor service delivery to ensure the agreed targets and standards are met.
- Accountable for the management, mentoring and career development of all IT staff.
- Direct the preparation and implementation of policies, procedures and standards relating to information and telecommunication systems.
- Responsible for researching and evaluating new technologies.

- Pursue new technologies to develop new products, these include, Mobile payments (through NFC, cooperation with MNOs to provide eWallets purchases at MEPS POSs, supporting utility bill payments through all channels), Person to Person payments, electronic banking and building a payment hub to serve the local market.

Middle East Payment Services (TPP – Third Party Processor) (Dec/2009 – Mar/2011)
Business Development Manager

- Program management responsible for handling all MEPS projects related to new products, services and new banks
- Budgeting and strategic planning including preparing the annual business development plan and monitor the implementation of the plan to ensure that the financial targets are met.
- Working closely with banks to create new leads and Opportunities.
- Manage the proposal development process and maintain the time-lines for the proposal delivery
- Conduct market analysis and research to develop new business/products/services.
- Conduct market research and gathering intelligence on customers and competitors.
- Presenting MEPS to potential clients local and international, leading meetings and conducting workshops.
- Set sales targets and define strategy to achieve these targets and to follow the set strategy punctually
- Develop the corporate brand strategy and helping client banks in establishing the business module for their new products.
- Pursue and establish communications with other businesses that can help the organization offer additional review new drivers.
- Pursue new technologies to develop new products, these include, Mobile payments (through NFC, cooperation with MNOs to provide eWallets purchases at MEPS POSs, supporting utility bill payments through all channels), Person to Person payments, electronic banking and building a payment hub to serve the local market.

Access to Arabia
Development Manager and Head of Software Development Division (Dec 1999 to Dec 2009)
- Chief technical expert and technology decision maker responsible for specifying technical requirements, development methodology, quality standards, and technologies to be used.
- Key member responsible for analyzing and defining business and technical requirements at all levels to determine the scope and duration of information technology projects.
- Key member responsible for constructing software requirements specifications documents (SRS), determining scope, resources, cost, and creating multi-level project plans.And tracking, controlling and reporting progress.
- Key member responsible for business development in terms of products and technology.
- Architecting and developing N-Tier Web Services distributed applications.
- Specify, develop, and support host integration modules for various banking systems.
- Create and maintain relationships with vendors for the purchase and acquisition of hardware, software, and services.
- Responsible for recruiting, evaluating, training, IT related employees.
- Key member responsible for designing, and implementing A2A Middleware.
- Key member responsible for designing and implementing Banking Delivery Channels (*p*Banking (Phone Banking System), *m*Banking (Mobile Banking System), *i*Banking (Internet Banking System),*sms*Banking (SMS Banking System PUSH, PULL, and using client Java applets), *nrs*Banking (Nostro Reconcilling System), *kin*Satisfaction (Know It Now customer satisfaction System), SWIFT message translator(SMT), ISO 8583 interfaces).
- Working closely with the partners on new business opportunities and responding to RFPs
- Worked on moving A2A development process to Microsoft Solutions Framework (MSF).

SPECIALTIES
- Payments and Digital
- Retail Banking
- Product and Business Development
- Middleware, Enterprise Application Integration (EAI) and Enterprise integration patterns.

ATTENDED COURSES
- I attended all MasterCard innovation forms since the year it started (in Singapore, Kuala lumpur, Budapest and Miami)
- Gartner ITXPO 2019 and 2018 and many other key market forums / workshops.

Course	Period	Training authority
Retail Banking Masterclass	5 Dec to 7 Dec 2015	Mr. John Berry

Profitable Card Management	14 June to 16 June 2015	MasterCard
Lead Like a Pro Leadership Training For Managers	25 Oct to 26 Oct 2014.	Dale Carnegie®
Certified Information Systems Security Professional (CISSP) course	July (24 – 28), 2011	Amman/ Jordan (ISC)²
M/Chip (EMV) Training	27-28th April , 2011	MasterCard.
Information Technology Infrastructure Library Foundation V3 (ITIL)	13 Mar to to 15 Mar 2011	Arab Academy for Microsoft Technologies - Amman
Advanced training on SelectSystem®	3wks (a total of 144hrs) 5/6/2011 to 23/6/2011	Société Maghrébine de Monétique, Casablanca, Marco
M/Chip (EMV) Training	2 days (total of 16hrs) May 10 to May 11 2010	MasterCard / Dubai Collis/MasterCard
Architecting and developing enterprise application integration solutions using Microsoft BizTalk® with on hand practical implementations	80 training hours, July 2005	Microsoft – Jordan
Project Management Training and PMP Certification program	20 days (3 hrs a day) for a total of 60hrs (28/11/2004 to 16/12/2004).	Methods – Jordan
Architecting and developing enterprise application integration solutions using Microsoft BizTalk®	1/4/2004 to 8/4/2004total of 40 training hours.	Microsoft – Jordan
Designing an On-line interface to Kindle Bankmaster transaction processing system interface	21/4/2003 to 25/4/2003, a total of 40 hours.	MISYS (Bangalore – India).
Microsoft.NET technologies (foundation and Advanced)	80 hours, 18/8/2002 to 22/8/2002, and from 21/7/2002 to 25/7/2002	Microsoft Amman - Jordan
Designing and Implementing Microsoft SharePoint® solutions	48hrs 23/8/2002 to 13/9/2002	

EDUCATION

- Bachelor Degree in Computer Science from Jordan University, With Accumulative Avg. (Good).
- General Secondary School certificate, from Ramtha Secondary School in 1995, with an average of 85.8

REFERENCES

References with many banks, companies, and financial institutions in many countries including (Jordan, United Arab Emirates, Lebanon, Algeria, Syria, Palestine and Iraq.)
Available only upon request.