

# MUSTANSIR RANGWALA

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## Senior Director Head of Business | Vice President Account Management

Enterprise Growth Leadership | Strategic Partnerships | Revenue Expansion | Digital Product Commercialization

Senior Business & Account Management Leader with 20+ years of experience across Fintech, Pre-Paid Payment Instruments (PPI) Issuance and Distribution, Digital payments, Food Tech, Loyalty Platforms, and Retail Ecosystems. Adept at scaling new verticals, optimizing account portfolios, and building long-term client partnerships. Proven success in aligning business growth with customer value, product innovation, and operational efficiency.

- **BUSINESS SCALE-UP & GROWTH OWNERSHIP:** Spearheaded Digital Cafeteria at Pine Labs, onboarding 6 marquee clients in the first year and projecting ₹2,000 Cr GTV expansion over five years.
- **ENTERPRISE ACCOUNT DEVELOPMENT:** Drove 3X revenue surge at Valuedesign through strategic B2B gifting alliances, platform innovation, and retention-led growth.
- **STRATEGIC PARTNERSHIPS & MARKET ENTRY:** Forged ₹500 Cr alliance with Pluxee (Sodexo), unlocking new revenue pipelines through ecosystem collaborations.
- **PRODUCT COMMERCIALIZATION & GTM:** Launched industry-first e-Card platform and localized coupon stack; slashed ops cost by 95% while securing marquee F&B clients.
- **CUSTOMER SUCCESS & DELIVERY EXCELLENCE:** Led omnichannel rollout across Pizza Hut, Big Bazaar, and KFC with seamless onboarding, 30% billing uplift, and zero service disruption.
- **CROSS-FUNCTIONAL LEADERSHIP & TRANSFORMATION:** Orchestrated acquisition due diligence and tech transition; bridged product, engineering, and ops for future-ready execution.

Enterprise Account Management | Strategic Partnerships | P&L Ownership | Revenue Growth Strategy | Digital Product Commercialization | Go-to-Market (GTM) Execution | Client Retention & Expansion | Cross-Functional Leadership | B2B Relationship Management | SaaS & Fintech Ecosystems | Compliance & Risk Oversight | Team Development & Mentorship

## EXECUTIVE CAREER SYNOPSIS & HIGHLIGHTS

### PINE LABS PVT LTD. (Qwiksilver – Issuing Business)

Apr 2022 – Present

Indian company providing point-of-sale (POS) and payment solutions,

Senior Director | Reporting to: Chief Growth Officer India | Team Size: 3

**Role:** Brought on board to spearhead the scaling of the Digital Cafeteria business, leveraging a decade of prepaid card expertise and deep industry relationships. Entrusted with expanding key accounts, forging strategic partnerships, and driving competitive product innovation. Handpicked to lead this high-growth vertical with a vision to scale to ₹2,000 Cr GTV and international markets over five years.

- **Drove strategic evolution of a fledgling product into a world-class**, resilient solution through visionary leadership and meticulous lifecycle management.
- **Forged a transformative alliance with Pluxee (Sodexo)**, unlocking a projected ₹500 Cr scale-up over the next five years.
- **Secured four marquee clients in FY24–25**, contributing a dominant 50% of total revenue with strategic precision and impactful onboarding.
- **Spearheaded ISO readiness and GDPR compliance roadmap**, fortifying product integrity for international expansion and future-proof global certification.

### VALUEDESIGN SERVICES PVT.LTD (FORMERLY VALUEACCESS)

Sep 2010-Mar 2022

Designing, developing, implementing, operating gift cards, prepaid cards/closed loop wallets and loyalty programs

Country Head India (Apr 2017-Mar 2022) | Reporting to: Director Overseas Business | Team Size: 9

**Role:** Elevated to lead business continuity during a critical ownership transition, ensuring revenue retention, client loyalty, and lean operations. Simultaneously spearheaded digital transformation from physical to e-gift cards and expanded third-party distribution across reward platforms and e-commerce ecosystems, driving market relevance and positioning the business for post-acquisition growth.

- **Pivotal in ValuAccess's strategic acquisition by Valuedesign Inc.**, leading meticulous due diligence, merchant retention, and seamless IT transition execution.

- **Pioneered a game-changing E-Card platform, slashing costs by 95%** while enabling instant, secure, and scalable digital gift delivery.
- **Engineered strategic partnerships including with rivals to amplify third-party distribution**, eliminating internal overhead while expanding market penetration and operational agility.
- **Accelerated client growth by doubling corporate sales**, driving an exceptional 3X revenue surge across the digital gifting vertical.
- **Orchestrated seamless acquisition by Valuedesign**, leading due diligence, platform migration, and client onboarding for uninterrupted, future-ready business continuity.

### Vice President Operations ( Jul 2014-Mar 2017 ) | Reporting to: Group MD | Team Size: 6

**Role:** Promoted to Vice President – Operations to spearhead strategic expansion into e-Coupons and retail distribution, replicating successful Hong Kong models in India. Entrusted with scaling cross-sell innovations while sustaining seamless gift card operations through a high-performing team.

- **Orchestrated a groundbreaking retail launch for Big Bazaar**, integrating strategy, SOPs, and merchandising to deliver exceptional visibility and partner ROI.
- **Engineered a complex, tri-party integration ecosystem** streamlining financial settlements, inventory sync, and availability across brands, distributors, and platforms, unlocking scalable retail growth.
- **Innovated a custom India-ready platform with localized APIs and e-Coupon features**, securing marquee clients like KFC and tripling Pizza Hut's card business.
- **Spearheaded dynamic e-Coupon rollouts for top F&B brands**, elevating client billing revenue by 30% through strategic, data-driven campaign design.

### Associate Director Operations ( Oct 2011-Jun 2014 ) ← Senior Manager Operations ( Sep 2010-Sep 2011 ) | Reporting to: Group MD | Team Size: 5

**Role:** Appointed to lead complex gift card program rollouts for top retail brands, leveraging prior retail ops expertise. Orchestrated end-to-end execution, retail integration, and franchise alignment. Promoted to Associate Director for driving high-impact launches, stabilizing IT operations, optimizing service costs, and influencing product evolution through on-ground insights and cross-functional collaboration.

- **Instrumental in evolving an early-stage product into a robust, market-ready platform**, ensuring scalability and industry-grade performance.
- **Strategically led full-cycle execution of loyalty programs for top-tier brands**, delivering seamless, high-visibility client onboarding and rapid scalability.
- **Decisively localized card production from China to India**, slashing turnaround time with an agile and cost-effective supply chain.
- **Established a high-performing outsourced B2B call centre with codified SOPs**, ensuring scalable, reliable service delivery across client segments.

## PREVIOUS ASSIGNMENTS

Area Manager | LG ELECTRONICS

May 2010-Sep 2010

Store Manager | BANG & OLUFSEN

Oct 2009-Apr 2010

Department Manager | INFINITI RETAIL: CHROMA ELECTRONICS

Jan 2007-Sep 2009

Assistant Manager Sales and Marketing | CLUB MAHINDRA HOLIDAYS

Dec 2005-Dec 2006

Store Manager | JVC ELECTRONICS< UAE

Jan 2004-Jun 2005

## EDUCATION & PROFESSIONAL DEVELOPMENT

- **B.Com** |Pune University | 2002