Danish Hussain Siddiqui

Date of Birth: 15-July-1986, **Address:** R-118 11 c 1 Latif Nagar north Karachi.
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Skill Set

Product Innovation	Business & Strategic Planning
Business Analytics	Project Management
Process Re-engineering	Relationship Management with MTOs
Application Program Interface Integration	

Professional Experience & Responsibilities

- Created new innovative channels to receive remittance in Pakistan (USSD, Mobile App, BVS and Call Center)
- Implementation AMA(Assan Mobile Account)
- Launched FCY Product to allow customer to open an Account (Current and FCY) via app
- Launched a product that allow Chinese customers to open an account via Mobile App and remit funds to their Families abroad.
- Enabled 55,000 location to receive International Remittance via BVS Device
- Devised products that support home remittances by making use of Wallet accounts.
- Build a process that enables the sender to book the transaction against the beneficiary MSISDN number instead of account number
- Integrated with Money Gram and entered an agreement to promote Digital Remittance
- In depth understanding of Remittance Business and Product, organized various Reward & Recognition schemes to generate substantial Volume
- Extensive knowledge of Product Development Life Cycle, including Business Process Re-Engineering, conducting Gap Analysis, Mapping Business Functional requirements into technology solutions
- Strong grasp of business analytics having developed standard MIS packs for Business Reporting, commission pay outs and remittance Business revenue productivity.
- Experienced in User Training, Presentation, Demonstration, Documentation and Development of User Manual.
- Established and integrate of global money transfer operators which include UAE Exchange, Xpress Money, LULU Exchange Transfast, Al Ansari Exchange, Small World.
- Launched of Inter Bank Funds Transfer (IBFT) & Utility Bill Payment service to the customers through a local switch (1 Link)
- Launched innovative product in Remittance industry through collaboration with Western Union which enabled customer to receive remittance in account through call-center.
- Launched Remittance processing engine, which has the capability to process all remittance transaction on the real-time basis.
- Integrated with PRISM (SBP system), which enable banks to transfer the funds through Swift (MT-102).

Mashreq Bank Global   [March 2022 to Till Date]
Proposition Manager (FX, Remittance, Insurance& Investment)

- Lead and drive product outcomes for FX and Remittance products.
- Drive projects related to the FX and Remittance products.
- End to end process management.
- To maintain and improve all FX department process.
- Maintain SOPs, TATs and SLAs.
- Regularly measure the business impact of existing and new products.
- Manage FX product launches and marketing campaigns.
- Work with all concerned departments like Treasury, IT, Operations, Marketing, Customer Care, Digital Banking, Compliance etc. for smooth functioning of the products.

- Implementation of the regulatory and audit requirements in collaboration with Product Manager and Unit head.
- Overall enhancement of the customer experience by contributing in improving the UI/UX on various customer facing channels.

Bank Alfalah Digital Banking Group   [August 2018 to March 2022]
Product Manager Digital Remittance Product

- Perform analysis work on Budgets, statistics, trends, variances and identifies opportunities for improvement related to Remittances.
- Assan Mobile Account(AMA) Implementation
- Understand and empathize with customers, identifying and providing innovative solutions to their unmet needs
- Oversee the development of new features and services from inception to launch
- Apply analytics, user feedback, and intuition to measure product direction and success
- Work with Marketing team to promote and market the release of new product
- Design product features and improvements through a mobile-first lens while continuously testing and iterating in rapid development cycles
- Collaborate with other members of the product management team to continually improve internal processes and overall operations of the team
- Constantly communicate with the cross functional team as well as senior leadership to set expectations and provide transparency
- Work cross functionally across engineering, marketing, sales, internal and external customers, analysts and senior management teams to formulate and execute the strategy
- Manage, execute and communicate the digital product vision, roadmap, and feature requirements for mobile and web customer journeys

Telenor Bank   [August 2017 to August 2018]
Manager Product Development International Remittance

- New product developments and innovation
  - Designing of Product concept paper. BRD etc.
  - Project feasibility (Financials)
- Project Management / Integration with new Alliance Partners
- Implement systems and procedures in accordance with the requirements of relevant laws relating to Remittance & FX conversion
- Ensure department P&L is achieved
- Induct new alliances
- Identified team challenges and created solutions, such as improved communication, for a previously fragmented development process
- Manage (API) integration efforts with 3rd party vendors (Money Transfer Operators)
- Create business cases, strategies and methodologies to be presented to support, IR sales, and Operation Team
- Develop product roadmaps based on maximum revenue opportunities
- Plan and direct all financial activities in accordance with established policies, procedures and objectives.
- Ensure seamless processing of Remittance Transaction
- Work with cross functional team to launch new initiatives
- Define and communicate our product strategy across cross functional team
- Develop a deep understanding of our customer personas and pain points as well as market landscape

Dubai Islamic Bank Pakistan   [September 2016 to August 2017]
Assistant Manager-Product, Remittances

- Responsible for Home Remittance Business expansion, volumes and maintenance of service levels under SBP approved PRI initiative.
- Develop and implement new products and services in collaboration with MTO's
- Major Responsibilities included assisting Head of remittance Business with ongoing projects and day-to-day management of existing products.
- Develop and implement focused promotional campaigns
- Enhance brand recall for remittance business especially from overseas Pakistani
- Assist in formulating, devising and attaining approval over an incentive scheme to operations team to augment remittance business
- identify and sign-up Money Transfer Operators (MTOs) worldwide to increase bank's outreach for Home Remittance Business
- Launched Mystery Shopping mechanics to ensure that a standardized level of service is delivered to our walk-in beneficiaries
- Developed a Middleware with IT, which has the capability to integrate with MTOs system on both manner(Push/Pull)

Dubai Islamic Bank Pakistan   [March 2014 to September 2016]
Senior Officer Remittance & ADC Business

- Process improvement / advancement in Remittance Processing solution
- Add Value to Debit Cards, Internet Banking and Mobile Banking through 3rd Party Alliances
- Identify new business opportunities in the areas of Remittance Business and ADCs and implement them on priority.
- Integrate DIBPL systems with 1LINK to offer a wide range of utility bill payment options to DIBPL customers

Dubai Islamic Bank Pakistan   [Nov 2012 to March 2014]
Officer Remittance Business

- Extend support in improve back-end remittance operations by automating processes and position the business as customer-centric
- Facilitate smooth communication with all Distribution and front-end staff
- Monitor Remittance Business performance via MIS & provide constant feedback to Product Manager
- Problem resolution and queries relating to remittance

Habib Qatar International Exchange   [April 2010 to Nov 2012]
Product Supervisor

- Control Translink/WUPOS and related financial and NON Financial Issues
- Monitor business performance
- Preparation and submission of different Western Union reports as per SBP
- Assumed control of a customer dissatisfied with level of service
- Increasing brand awareness and bringing in new customers
- Design AML Policy and Guidelines
- System development for effective operations

Academic Education

Certification / Degree	Institution / University	Specialization / Major	Passing Year
MBA		Finance	2012

B.Com	Commerce	2008
Intermediate	Pre- Engineering	2006
SSC	Science	2004

Personal Information

Father's Name	:	Muhammad Ziaud din
Marital Status	:	Married
CNIC No	:	42101-7225311-3
Religion	:	Islam
Language Competency	:	English. Urdu