

# MELVINE MATHEWS

Business analytics, Digital innovation,  
Affluent banking, Global payments



## PERSONAL PROFILE

Highly versatile, articulate and energetic individual with a broad spectrum of experience in banking and technology consulting; most notably in analytics, digital channels, payments and affluent segment management. I have successfully led teams to solve business challenges using technical advances backed by data insights.

I seek a leadership role where my combined exposure to banking, technology and analytics would reflect in the heart of my work; applying new technical capabilities and analytically led customer insights to build new businesses, expand and optimize existing business lines and reshape new market opportunities.



## PROFESSIONAL CAREER

2019	<b>Vice President, Product, Portfolio &amp; Proposition</b> Affluent segment management (Mashreq Gold)	
2017	<b>Head, Priority &amp; Int'l Banking, AE</b> CVP development, Portfolio Optimization, Customer insights research, campaigns/initiatives	
2011	<b>Sr. Manager – Retail Analytics, MEA</b> Regional governance, portfolio modelling, pricing/offer optimization, test & learn strategies, event based trigger multi-channel marketing	
2010	<b>Sr. Manager – Business Performance, AE</b> Revenue, cost & KPI management for Mass-market segment	
2008	<b>Sr. Manager – Payments &amp; New Initiatives, AE</b> Design & implementation of local & global payment initiatives	
2006	<b>Channel Development Manager – Digital, AE</b> Online Banking enhancement, SMS Banking launch, channel migration initiatives/campaigns	
2004	<b>Manager – Projects &amp; Services, ME</b> Project management of regional technology projects	
2002	<b>Analyst (Intern)</b> Go-to-market strategy development – European Telecom	
2001	<b>[MBA – BUSINESS SCHOOL]</b>	
2000	<b>Technology Consultant</b> Business strategy aligned technology solutions across industry verticals	
1998	<b>Consultant – Technology Practices</b> Pre- and post sales consulting for networking & security solutions	



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## EDUCATION

- 2002: MBA (Finance)**  
**Chevening Scholar**   
Lancaster University Management School, Lancaster University, UK.
- 1998: BACHELORS OF ENGG.**  
Computer Science  
Fr. C.R.C.E., Bombay University, India
- 1994: HIGH SCHOOL**  
Science Stream  
Indian High School, Dubai, UAE
- 2012: ESSENTIAL PREDICTIVE ANALYTICS CERTIFICATE**  
International School of Engineering, India



## SKILLS

- Predictive Analytics
- Financial Modeling
- Portfolio Segmentation
- R, SQL, Python
- Blockchain Development

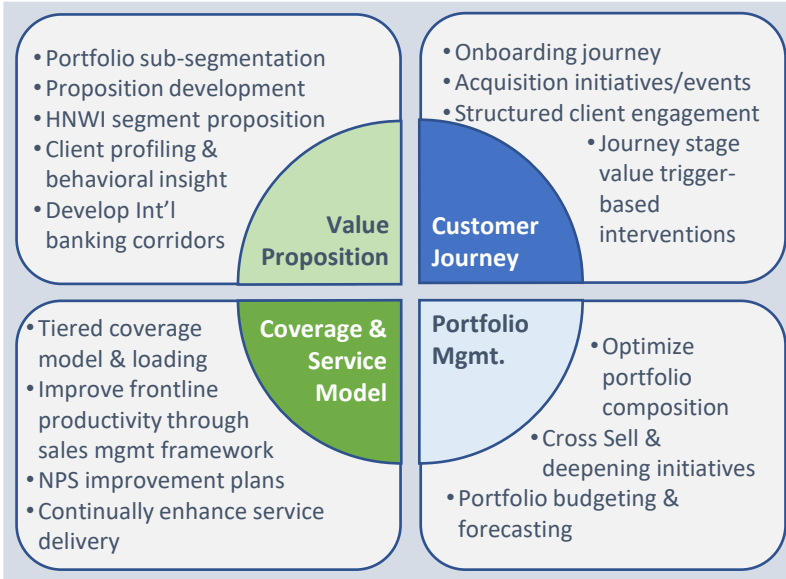
# PROFESSIONAL EXPERIENCE

(Most recent & relevant only)

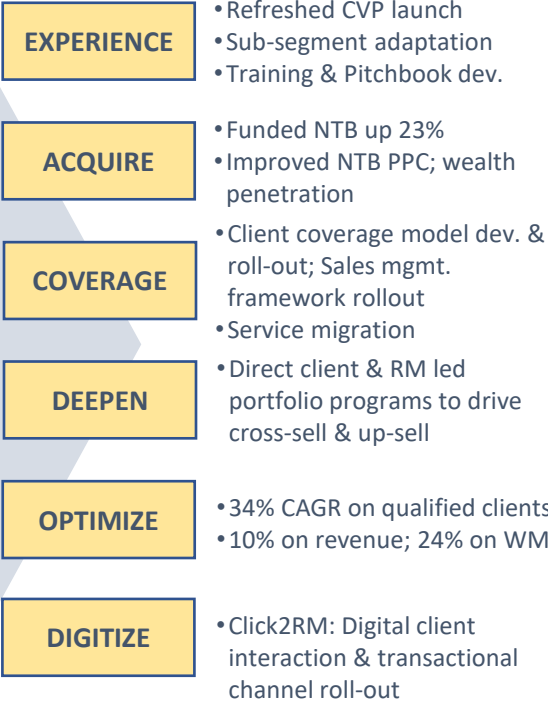
## HEAD, PRIORITY & INTERNATIONAL BANKING, STANDARD CHARTERED BANK, UAE

Lead the strategic pivot of the retail business towards the affluent client segment, aligning coverage models, service delivery and resources; delivering a proposition that is uniquely aligned to their distinctive financial needs.

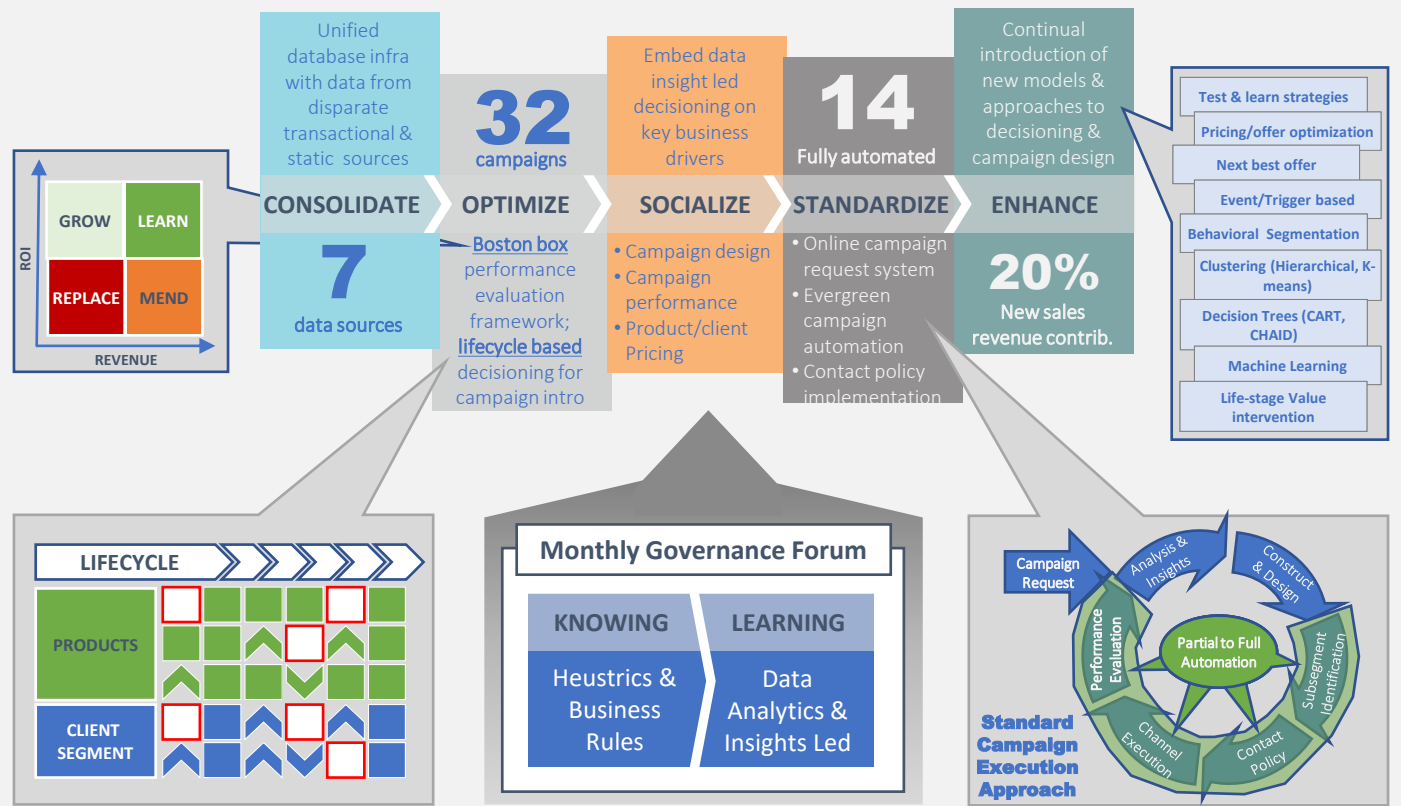
### Functional Objectives



### Performance & achievements



## SR. MANAGER – RETAIL ANALYTICS, STANDARD CHARTERED BANK, AME



# PROFESSIONAL EXPERIENCE

(JOB DESCRIPTION)

## HEAD, PRIORITY & INTERNATIONAL BANKING, STANDARD CHARTERED BANK, UAE

Lead the strategic pivot of the retail business towards the affluent client segment, aligning coverage models, service delivery and resources; delivering a proposition that is uniquely aligned to their distinctive financial needs.

### Functional Objectives

#### STRATEGY

- Translate and implement the global Retail Banking strategy for Priority Clients in the UAE
- Transform Priority Clients in the UAE to deliver sustained profitability through the implementation of target participation model, ensuring effective oversight management and delivery of Segment strategy
- Develop clear and achievable plans for delivery of future growth in the UAE

#### BUSINESS DRIVERS

- Develop, implement & monitor Priority acquisition strategy (active clients, AUM Qualified NTBs, PPC at acquisition, Revenue/Client)
- Enable client on-boarding through multiple channels (Acquisition Teams, Employee Banking, Branch Catchment, Relationship Managers)
- Deploy & track portfolio actions to activate, build balances and deepen existing client base
- Interpret/streamline initiatives to drive KPIs (active clients, qualified, WM penetration, revenue/client)
- Prepare localized offers and campaigns and enable frontline to drive cross-product sales
- Identify in-portfolio hidden affluent clients and deploy initiatives to up-scale and cross-sell
- Develop operating rhythm for portfolio optimization (including RM load balancing and upgrade/downgrade exercise with Personal/Private)
- In-country deployment of global value proposition and its enablers ensuring CVP is operationalized
- Implement acquisition programs and acquisition tool kits
- Ensure provision of value added products to the existing/potential retail clients and constantly meeting/ exceeding their service expectations.
- Work closely with Brand & Marketing to build a strong positioning in the market
- Activating sources of leads to achieve business targets (MGM, digital, ATL campaigns, EB, alliances)
- Prepare localized offers and campaign scripts
- Ensure frontline is supported with adequate marketing tools, pitch-book
- Give inputs for development of product/ service bundles, to aid client deepening and cross-sell
- Own the service quality and client satisfaction agenda for the segment
- Leverage the Bank's global presence to identify potential prospects and end to end solutions for clients.
- Manage the development and subsequent implementation of International Banking leading practices across all activities/ operations comprising International Banking.
- Launch tactical campaigns to support the delivery of agreed budgeted cross-border targets.
- Enhance relationships with influential stakeholders globally, to build alliances and seize opportunities.
- Accountability for growth in business drivers and P&L of International Banking
- Manage cross-border referrals program and processes

#### PROCESS

- Monitor hand-off process to ensure seamless transition between Acquisition and Relationship teams
- Ensure seamless execution of lifecycle management strategy (MoB 0-12 and beyond); enable existing processes for activation, balance build, up-scale emerging affluent base, deepening and retention
- Review and embed enhancements to client's journey with the Bank where required
- Deploy contact management strategy and monitor client engagement

#### RISK

- Identify and address weaknesses across Retail Banking risk and control environment which may have an impact on Priority segment and drive rectification as required.
- Ensure adherence to Risk Management framework throughout the Priority segment
- Effective processes are established and maintained to identify, manage, monitor and report risk
- Systems and procedures to safeguard the security, integrity and confidentiality of information

#### TALENT

- Regular engagement and coaching of frontline relationship managers to understand, highlight and address core issues that will enhance productivity and participation
- Ensure the provision of ongoing training and development of people, and ensure that holders of all critical functions are suitably skilled and qualified for their roles ensuring that they have effective supervision in place to mitigate any risks.
- Set and monitor job descriptions and objectives for direct reports and provide feedback and rewards in line with their performance against those responsibilities and objectives.

# PROFESSIONAL EXPERIENCE

(JOB DESCRIPTION)

## SR. MANAGER – RETAIL ANALYTICS, STANDARD CHARTERED BANK, AME

Support the Retail business in delivery of revenue targets by institutionalizing segmentation & analytics-led insights to manage & grow the portfolio, drive E2E campaign mgmt, support Product/Segment with effective business analysis.

### Functional Objectives

#### BUSINESS ANALYTICS

- Build and deploy Analytics assets/tools across client life-stage to grow and build a high return/Low risk retail clients portfolio
- Client segmentation by Data Clustering - Data Mining to identify the right variables for Segmentation
- Build and deploy propensity/predictive models for effective cross-sell - Cross-sell initiatives roll out based on next product propensity scores
- Ensure regular validation and relevance of segmentation/models and publish health check reports
- Implementation of business models for increased revenues and deliver optimal client satisfaction
- Trend Analysis in Retail Client book/ KPIs and highlight risk and opportunities to business
- Develop a full suite of Marketing Triggers/Analytics tools for Country/Region
- Preparation of monthly Retail Clients Analytics packs; Highlight the key trends to management
- Client profiling: Product mapping, Need analysis and Psychographics
- Analyze and establish early predictors of performance for different channels of Business
- Comprehensive analysis of portfolio by product and portfolio sub-segments with a view to capitalizing on market opportunities while minimizing risks
- Work with Digital Head and Cross functional teams to deliver on Digital transformation initiatives with data led insights on the key drivers to drive digital growth in country
- Establish and address an agenda of top issues and opportunities to improve Retail Banking performance and growth, in both the short and longer-term
- Create a strategy and plan for Retail Banking to deliver their budget, consistent with global frameworks

#### CAMPAIGN MGMT.

- Design & implement campaigns to test hypothesis and generate insights
- Accountable for end to end management of campaign: Designing, Execution, Tracking
- Develop and agree with business on financial model for each campaign
- Liaise with business to develop client proposition and execution modalities
- Pre-post tracking of campaign for an agreed period
- Design segmentation and align campaign across customer and product life stage through customer channel of preference
- Effective governance on campaign and leads management enabled through regular governance forum and business performance reviews

#### REGION

- Set-up of Analytics team/processes across key AME markets, replicating best practices from existing markets active on Analytics in AME
- Responsible for Propensity / Response / Look Alike Model Delivery across AME (Africa and Middle East)
- Build and sustain an effective engagement model between country Analytics teams, CoE Analytics and Group Analytics teams
- Ensure resource management and allocation of Regional resources at CoE for delivery of country Analytics and corresponding business agenda across AME
- Build and sustain a strong governance on Leads and Management across AME markets facilitated through monthly governance forums and periodic business performance reviews. Ensure top management is appraised periodically on progress on the Analytics agenda and highlight challenges/roadblocks.
- Responsible for delivery of revenue and business KPIs as agreed with country Retail Banking heads on the back of Analytics led initiatives
- Operationalize the ARU agenda across all key markets in UAE, driving agreed retention KPIs with business heads. Ensure profitable customer retention by application of Attrition Gating model
- Standardize Campaign tracking, processes and reporting across AME markets enabling AME level performance reports and reviews for Country Business Heads and Regional Business Head

#### PROCESS

- Supervise all processes where a member of the function is the identified process owner
- Continuously improve the operational efficiency and effectiveness of processes
- Ensure effective management of operational risks within the function and compliance with applicable internal policies, and external laws and regulations