

Munthir A Alsheddie

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Personal Statement

Technology is my passion, I have an extensive experience in the fields of Digital Payments, E-banking, Payment gateways and Cards Business in general. Over the past 5 years, I have witnessed huge changes in the industry in which I had the opportunity to contribute to it, such as the birth of mada, contactless enablement and the rise of E-commerce payments.

Professional Profile

Riyad Bank, Saudi Arabia, May 2020 – **Present**

Vice Presidents, Payment Unit

- Managing the International Streams, SWIFT & Western Union
- Managing the Domestic Payment Stream, SARIE
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- Launching Instant Payment System domestically (recognized by Saudi Payments and SAMA)
- Peer 2 Merchant Business, SADAD Account & SADAD Biller
- Riyad Pay Wallet
- Successfully Launched WU on Riyad Mobile, the first breakthrough of Remittance since 2013 in the bank



STCPay, Saudi & Bahrain Jan 2020- May 2020

Head of Cards

- Establishing the Cards Department in STCPay
- Launch a non-bank issued card
- Cross-sell cards to a portfolio of +2M consumers
- Design value propositions for over 4 cards program segmented to two main segments (mass and affluent)



Mastercard, Saudi & Bahrain April 2018 to Jan 2020

Senior Analyst – Business Support

- Designing the KPI's and Budget Champion for Saudi and Bahrain
- Preparing sales pitches
- and identifying business opportunities outside of the financial institutions
- International Account Management i.e. Emirates NBD, First Abu Dhabi Bank
- Preparing and drafting Business reviews with all our member banks



Account Manager- Saudi & Bahrain

- Managing Bank AlBilad relationship
- Managing the fintech accounts
- International Accounts

The Saudi British Bank, Riyadh November 2015 to Feb 2018



SABB Management Development Program (on job training) -Digital Banking

- One of the 9 selected 2015 batch for SABB's bespoke program
- Basic Banking courses includes AML, Audit, Banking rules and regulation in Saudi BASEL I&II
- Rotation in several key departments, Treasure, Retail, Corporate

Merchant Acquiring Assistant Manager- Digital Banking

- Acting as the first PoS Product Manager
- Preparing the Annual Operating Plan
- Overseeing the Business P&L
- Reviewing and enhancing SLA's across other functional departments like Ops and IT
- Owning Acquiring projects from business point of view, contactless, tokenization ..etc

- Maintaining SAMA's SLA by designing a robust tracking system to ensure the compliance to the SLA.

Merchant Acquiring Manager- Digital Banking

- In addition to my previous tasks and responsibilities, I was assisting with the E-commerce business
- Tripling the size of the revenue 3x since 2015.
- Largest E-commerce portfolio in the KSA
- Introducing and upgrading current gateways and cooperating with other Payment Service Providers
- Reengineered the process of onboarding and customer support structure for the entire Merchant Acquiring Department
- Managing the gateway relationship with mastercard and upgrading MIGS to MPGS

Saudi Telecom Company – Performance Analyst, January 2014 to September 2014



Performance Analyst – HR

- KPI Library Project Team member
- Preparing the plan for weak performers that includes remediation plan in accordance with the labor law in Saudi Arabia
- Day-to-day Performance Management System Maintenance
- Employee onboarding brief preparation – the Performance Management System Part
- Team member in implementing Oracle Fusion Performance Management System

Education

Mohammed Bin Salman College- Business & Entrepreneurship – 2019 to 2021

- Current GPA of 3.5 out of 4
- My focus is corporate entrepreneurship

King Fahd University for Petroleum and Minerals, Dhahran, Eastern Province. Graduated in May 2015.

- Bachelor's in Industrial System Engineering.
- Focus on Operation Research, Quality Control and Simulation.

Skills

Operation Research

- Merchant Acquiring Process Reengineering.
- Minimize the average request time for PoS terminals and Payment Gateway MID by 80%.
- Increase the Terminal Activity Level to meet SAMA requirements in SABB.

Quality Control

- Automating the PoS, Merchant IDs from a purely manual work to a 95% automated process
- Adhering to the regulator Performance Level Indicators and raising them to satisfactory level.
- Managing the fraud behavior of merchants and maintain them to acceptable risk level.
- Contactless Enablement across Saudi Banks – 2018
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Payment Industry

- Leading SAMA initiatives In Acquiring Field. mada Excellency Strategy.
- Reaching to 20,000 PoS Terminals with SABB.
- Number one Acquirer in number of Merchants in SADAD Account with SABB.
- Launching the Digital first card with STCPay and VISA

Project Management

- KPI's Library Program in STC
- Contactless Transaction Enablement in SABB.
- Cashback Transaction Enablement in Bilad Bank.
- Core Merchant Acquiring System deployment in SABB.
- KPI Library Project in STC.
- Bus Transition Project in KFUPM.
- Upgrade SABB's E-commerce Gateway from MIGS to MPGS

Computer Skills

- Microsoft Office Expert.
- Programming in Matlab, C and JAVA.
- Simulation and Design software such as Arena, AMPL and GAMS.