




TAM TRAN - Portfolio

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Projects/Programs undertaken:

1/ Transformation Program

Program Title	Sustainability Measurable Approach to Rapid Transformation (SMART program)
Duration	Jan 2021 till March 2024
Role	Merchant Services - Program Manager
Reporting line	Head of Merchant Services Transformation

Program Description:

SMART is a global program driving the company's competitiveness by improving the way of working, efficiency, and productivity. SMART contains a variety of initiatives that operate across all management units (Contract & Product Profitability, Go-To-Market strategies, Workforce Management.v.v...)

Key achievements:

- Achieved 21.0M EUR savings from cost avoidance, lean and process automation in 2023.
- Free up c. 50 FTEs thank to optimization.

Key responsibilities in the program:

- Acting as an internal consultant and actively exploring new opportunities within the organization to improve/optimize the way of workings and gain more efficiencies.
- Analysing and evaluating existing business processes to identify bottlenecks and consulting innovative ideas and solutions to improve or develop new practices.
- Pioneering in utilising Automation, Artificial Intelligence and Data Intelligence to improve day-to-day tasks
- Building business cases and owning the full responsibilities and accountabilities of each initiatives.
- Running effective collaborations with cross-function teams (IT, Legal, Finance, GTM...) to identify risks and proactively propose solutions to overcome obstacles.
- Monitoring and managing various senior management boards (example: workforce management board, demand management board, spend control board...etc.).
- Following up on the progress, financial status and KPIs of all the ongoing activities within the full Merchant Services organization to perform the executive summary to the C-level management team.
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2/ M&A project - BREXIT

Project Title	BREXIT
Duration	March 2022 till date
Role	Business Analyst
Reporting line	Merchant Services Strategic Project Director

Project description:

Since the UK is no longer part of the European Union, the entities in Worldline who were passporting regulated activities into the UK need to apply for a UK Payment Institution license to continue the business in the UK market. The project starts to establish an UK entity and carveout a UK business of 6 European legal entities to carve in a UK legal entity with its own structure, governance, and business plan, re-onboard all WL UK merchants, UK PI license, own scheme licenses'...

Key achievements:

- Obtained UK Financial Conduct Authority approval for the new UK entity establishment.

Key responsibilities in the project:

- Building and maintaining an expansive data portfolio of all UK-related business. (5 legal entities, 3 technical platforms, 9bn EUR annual volume)
- Taking a lead in data analysis and acting as a consultant to support the decision-making process.
- Collaborating with the international teams in different functions like Communication, Legal, Finance, IT... to ensure every milestone is smoothly completed and delivered.
- Owning and driving the actions plan for the entire project and closely aligning with all task owners to ensure comprehensive execution.
- Working closely with the Scheme/Fraud team to build up a Fraud portfolio for the UK and assure the business in acceptable threshold.

3/ M&A project – Belgian merger and Czech merger

Project Title	Payment Institutions Consolidation
Duration	May 2023 till March 2024
Role	Project Manager for Belgian deal and Czech deal
Reporting line	Head of Merchant Services Compliance

Project description:

The company today operates in different countries under various legal entities as a result of fast-growing and acquisitions. The PI Consolidation Program is initiated to simplify the operational and legal structure of the company and to best utilize Payment Institution licenses in Europe by expanding key licenses and returning unnecessary ones. The Program is a big umbrella covering sub-projects in different countries: Belgium, Netherlands, Sweden, Czech Republic...

Key responsibilities in the project:

- Managing and steering 2 projects at the same time: Defining clear project scopes and building detailed project plans
- Being responsible for their entire plans, tracking progress to ensure tasks are delivered on time and meet regulatory expectations
- Performing feasibility analysis with international teams : Legal, Regulatory, Commercial, Treasury...
- Ensuring the balance between business and technical requirements

4/ Revenue Assurance project

Project Title	Revenue Assurance
Duration	Dec 2022 – May 2023
Role	Project Manager
Reporting line	Head of Merchant Services Transformation

Project description:

Due to technical limitations, merchants had negative balances after chargeback, refunds, and monthly fees especially during and after Covid. The project started to stop the bleeding and recover the debt as much as possible.

Key achievements:

- One-off 2.0M EUR debt deduction.
- Improved back-office process

Key responsibilities:

- Creating and leading an end-to-end process between Risk, Acquiring, and Finance team with the final goal of debt reduction and improvement of the company's cash position.
- Financial analysis on recoverable debt and lessons learned for platform improvement development.

5/ Re-pricing model

Project Title	Re-pricing model
Duration	Sept 2022 till Jun 2023
Role	Project Manager for Belgian deal and Czech deal
Reporting line	Head of Merchant Services Compliance

Project description:

As a payment service provider, the company is entitled to get the commission in every successful transaction, regardless inflow or refund. However, the pricing model setup of the refund flow is set to also refund all commission fees of the initial transaction. This leads to the company's operation loss and wrongly take the business consequences of merchants/stores. This project is start to correct the pricing model for refund transactions on eligible cases.

Key achievements:

- Corrected the pricing model for all existing merchants and implemented correct set-up for new merchants.
- 1.5m EUR recovery

Key responsibilities in the project:

- Analysing and understanding the current legal agreements with customers to identify which customers have legal constraints.
- Collaborating with Sales/Go-To-Market to ensure the customer relationship.
- Estimating and planning efforts/md with technical team to roll-out mass update
- Building business cases and obtaining approvals from management team
- Monitoring the execution and reporting to the management team
- Lessons learnt and to share within the organization.