



BASIC INFORMATION

Birthday	28/01/1976
Nationality	Vietnamese
Maritality	Single
Gender	Male

LANGUAGES

English	Advanced
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SKILLS

Computer Science
Logistics Planning
Logical Thinking
Logical Framework Analysis

CONTACT ME

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My Loi Ward, Thu Duc City,
District 2, Ho Chi Minh, Vietnam

Tuan Ho

Assistant Vice President, Cash Product, and Digital Banking Channel
Manager - 23 Years of Experience

SUMMARY

I am Ho Thanh Tuan and I have had:

Banking Industry In Depth

1. My previous employment being with DBS Bank Ltd. - Ho Chi Minh Branch as Cash Product & Digital Banking Channel Manager for one year and one year as acting Head of Operations.
2. One (1) at BNP Paribas' as Manager, Global Cash Operations Vietnam for one (1) years.
3. Ten (10) years at Deutsche Bank AG's as Manager, Global Cash Operations Vietnam.
4. One (1) year as Manager, Payments and Cash Management Sales at An Binh Bank (ABBank)
5. Seven (7) years at AIA Vietnam with six (6) years at AIAV as Head of Accounting Operations and one (1) year as Compliance Assistant Manager.
6. Two (2) years experience working full-time as an Accountant at Mercury Hotel.

WORK HISTORY

■ Cash Product, and Digital Banking Channel Manager

DBS Bank Limited - Ho Chi Minh City Branch

12/2020 - 09/2021 (10 months)

Achievements:

- Launched success payment gateway 24/7 - Napas.
- Launched success e-portal for domestic tax and customs tax payment.
- Proposed new collection channel - connect to Payoo gateway.

Main responsibilities:

1. Drive the product and business-planning process across cross-functional teams of the company.
2. Analyze consumer needs, current market trends, and potential partnerships from a Return on Investment (ROI) and build versus buy perspective.
3. Assess current competitor offerings, seeking opportunities for differentiation
4. Analyze product requirements and develop appropriate programs to ensure they're successful achieved
5. Develop, implement, and maintain production timelines across multiple departments
6. Appraise new product ideas and strategic appropriate to-market plans
7. Drive the execution of all product life-cycle processes for products, including product research, market research, competitive analysis, planning, positioning, road-map development, requirements development, and product launch
8. Translate product strategy into detailed requirements for prototype construction and final product development by engineering teams

9. Create product strategy documents that describe business cases, high-level use cases, technical requirements, revenue.
10. Analyze market data to develop sales strategies, and define product objectives for effective marketing communications plans
11. Collaborate closely with engineering, production, marketing, and sales teams on the development, QA, and release of products and balance of resources to ensure success for the entire organization
12. Develop product positioning and messaging that differentiates and its features across primary market segments

■ Assistant Vice President, Cash Operations Manager

BNP Paribas Bank – Ho Chi Minh City Branch

02/2020 - 12/2020 (11 months)

Main responsibilities:

Operations

1. Manage Ops staff to meet customer service standards, internal and external cut off times, retention of customer files, reporting, reconciliation and reviewing of processed/outstanding transactions.
2. Manage and ensure compliance with, internal policies and audit and regulatory requirements.
3. Support and achieve excellent partnership with Sales, Product Management and other business partners e.g. Account Management Service or IT to meet operational objectives set by Sales and Regional Ops Management.
4. Train, coach and identify potential staff for succession and key operational functions; provide cross training and job rotation opportunities.
5. Streamline objectives for efficient and effective branch operations to ensure compliance with regulatory and audit and BNPP policies/guidelines.
6. Establish clear operating processes, operating manuals and Standard Operating Procedures for existing/new products and services, new systems/systems upgrade.
7. Daily, monthly, quarterly, annually report to SBV regarding to Circular report, statistic report, AML report, operating report, ...

Managerial Role

1. Manage and Supervise day to day operations to meet annual objectives
2. Review, identify and make organizational changes/staff responsibilities to meet demands/ changes in market/industry practices.
3. Maintain updates on global banking practices ensure DBS is in position to make appropriate adjustments/changes.

■ Assistant Vice President, Cash Operations Manager

DBS Bank Limited - Ho Chi Minh City Branch

09/2018 - 09/2019 (1 year 1 month)

Operations

1. Manage Ops staff to meet customer service standards, internal and external cut off times, retention of customer files, reporting, reconciliation and reviewing of processed/outstanding transactions.
2. Manage and ensure compliance with, internal policies and audit and regulatory requirements.
3. Support and achieve excellent partnership with Sales, Product Management and other business partners e.g. Account Management Service or IT to meet operational objectives set by Sales and Regional

Ops Management.

4. Train, coach and identify potential staff for succession and key operational functions; provide cross training and job rotation opportunities.

5. Streamline objectives for efficient and effective branch operations to ensure compliance with regulatory and audit and DBS policies/guidelines.

6. Establish clear operating processes, operating manuals and Key Operating Procedures for existing/new products and services, new systems/systems upgrade.

7. Daily, monthly, quarterly, annually report to SBV regarding to Circular report, statistic report, AML report, operating report, ...

Managerial Role

1. Manage and Supervise day to day operations to meet annual objectives

2. Review, identify and make organizational changes/staff responsibilities to meet demands/ changes in market/industry practices.

3. Maintain updates on global banking practices ensure DBS is in position to make appropriate adjustments/changes.

■ **Manager, Finance Operations (key project coordinator)**

AIA Viet Nam (Life Insurance)

05/2018 - 09/2018 (5 months)

- Go-live success new collection channel with Payoo.

- Co-ordinate with IT team to standardize API (Application Programming Interface) so that all the bank can build the message to connect with AIA for premium collection.

■ **Associate, Global Cash Operations Manager**

Deutsche Bank AG - Ho Chi Minh City Branch

07/2008 - 05/2018 (9 years 11 months)

Main responsibilities:

Operations

1. Manage Ops staff to meet customer service standards, internal and external cut off times, retention of customer files, reporting, reconciliation and reviewing of processed/outstanding transactions.

2. Manage and ensure compliance with, internal policies and audit and regulatory requirements.

3. Support and achieve excellent partnership with Sales, Product Management and other business partners e.g. Account Management Service or IT to meet operational objectives set by Sales and Regional Ops Management.

4. Train, coach and identify potential staff for succession and key operational functions; provide cross training and job rotation opportunities.

5. Streamline objectives for efficient and effective branch operations to ensure compliance with regulatory and audit and DB policies/guidelines.

6. Establish clear operating processes, operating manuals and Key Operating Procedures for existing/new products and services, new systems/systems upgrade.

7. Daily, monthly, quarterly, annually report to SBV regarding to Circular report, statistic report, AML report, operating report,..

Business/Sales Support/Customer calls

1. Build good relationship and communicate effectively with Business.

2. Work with Sales/Product Managers to provide cross-selling of products to customers; understand needs of customer by industry for cross-sell opportunities.
3. Provide excellent training programs/regular update to customers (group basis/individual company).
4. Train customers on process flows for new product/sales initiatives.

Managerial Role

1. Manage and Supervise day to day operations to meet annual objectives
2. Review, identify and make organizational changes/staff responsibilities to meet demands/ changes in market/industry practices.
3. Maintain updates on global banking practices ensure DB is in position to make appropriate adjustments/changes.
4. Maintain close and active relationship with IT/Sales/Product Management to review systems/processing to achieve efficiency, productivity and cost saving, customer satisfaction.
5. Manage Customer/sales expectations within internal policies and guidelines.
6. Maintain clear independence from Sales in decision making and escalate issues to next level management in event of conflict.

Operational Risk and Controls Management

1. Manage operational processes within internal/external audit guidelines and policies.
2. Manage accounting policies and reporting requirements within approved guidelines/policies.
3. Maintain operating standards with agreed/zero loss provision.
4. Plan and manage effective Business Continuity Procedure processes within Business Continuity Management guidelines.
5. Meet operational/compliance requirements.
6. Implement appropriate procedures and controls including proper accounting/reporting requirements in support of new product/sales initiatives

■ **Payments-Cash Management Manager**

An Binh Commercial Joint-Stock Bank (ABBANK)

09/2007 - 07/2008 (11 months)

Main responsibilities:

1. Build-up Payments & Cash Management department.
2. Introducing PCM image to ABBANK's Relationship Manager.
3. Introducing cash management products and services in the market.
4. Design and implement new cash management products for ABBANK and clients.
5. Design and launching all campaigns related to rising funding for ABBANK.
6. To orient all Relationship Manager to be aware of Payments and Cash Management.

■ **Accountant Senior Supervisor and Compliance Assistant Manager**

American International Assurance Viet Nam (AIA VN).

09/2000 - 09/2007 (7 years 1 month)

Main responsibilities:

1. Monitor our obligations and develop tools to enable the organization to meet its requirements effectively and efficiently (including policies, procedures, frameworks, checklists).

2. Identify and investigate compliance risk controls to deal with mandatory and policy obligations, including latent and actual failures.
3. Assess and advise management of the risks and potential for breaches of the law and other obligations.
4. Assist in developing remedial actions for breaches and engage with regulators.
5. Provide options and solutions for ethical and compliant behavior through training, education and advice.
6. Review existing systems of internal controls and procedures against set criteria.
1. Determine the effectiveness of the systems and advise whether there is a need for improving the control environment.
2. Conducting investigations regarding errors, fraud, control breakdown and complaints regarding accounting and internal control matters.

■ Accountant (General Cashier)

MERCURY HOTEL.

07/1997 - 03/2000 (2 years 9 months)

Main responsibilities:

1. Monitor weekly / monthly / quarterly report of cash flow.
2. Monitor bank reconciliation.
3. Perform other financial duties as required.
4. In charge accounts receivable.

EDUCATION

■ Finance and Accounting

Bachelors - University of Economics HCMC

09/1994 - 09/1998 (4 years 1 month)

Bachelor Degree

CERTIFICATIONS

■ The certificate of Anti Money Laundering (AML certificate)

State Bank of Vietnam (SBV) - 2017

■ The certificate of IBPS (Interbank Payment System) / CITAD (Credit Institution Terminal Access Device)

State Bank of Vietnam (SBV) - 2008

■ The Chief Accountant Certificate

HCMC Open University - 2004

■ The certificate of Insurance Fundamentals: Life, Annuities, and Health

Life Office Management Association (LOMA) - 2004

■ The certificate of Business English

Metropolitan Business Colleges, Australia - 1996

ACTIVITIES

■ GBS Star Of The Year 2012

GBS Star of the Year - Deutsche Bank AG - Ho Chi Minh City Branch

01/2012 - 12/2012 (1 year)

■ Global Transaction Banking - Cash at The Heart of Corporates

CMC Outstanding Partner Star Award - Deutsche Bank AG - Ho Chi Minh City Branch

01/2012 - 05/2012 (5 months)

■ 2010 One Bank Award

Great Initiative towards One Bank efforts - Deutsche Bank AG - Ho Chi Minh City Branch

01/2010 - 12/2010 (1 year)

■ 5 years contribution

one of the best staff - American International Assurance Viet Nam (AIA VN).

01/2000 - 12/2005 (6 years)

REFERENCES

■ Vuong Kieu Thi (Mrs)

Vice President, Head of Deposit and Remittance Department - Sumitomo Mitsui Banking Corporation (SMBC)

vk_thi@vn.smbc.co.jp - 0938500669

■ Duong Thuy Hoa (Mrs)

Head of Operations - BNP Paribas Bank - Ho Chi Minh Branch

0945212204

■ Pham Quoc Thanh (Mr)

Chief Executive Officer (CEO) - Ho Chi Minh Development Bank (HDBank)

090 369 9990

■ Le Thuy Dai Trang (Mrs)

Head of Human Resource - Deutsche Bank AG - Ho Chi Minh City Branch

le-thuy-dai.trang@db.com - 0908862339

■ Huynh Le Duc (Mr)

Chief Executive Officer (CEO) - Saigon Hospital

090 377 0095