

ALI ALMISHAL



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e-Business Manager ~ Project Manager

Creating & Driving Winning e-Business Strategies for the New Economy

e-Payment & e-Commerce Business & IT Professional ~ Credit Card Issuing & Acquiring Business ~ Client Management ~ Customer Relationship Management ~ New Project Structuring/Estimation ~ Independent expert Speaker in International Industry Conferences ~ Managing Teams & Operations

Change agent and dynamic visionary with proven success of over **18** years in transitioning payment card industry , Strategies and Technology into tactical action plans across diverse geographies for maximized revenue growth and market penetration. Strong techno-commercial acumen. Well recognized and respected as an Industry expert in Payment Cards both on the Issuing and Acquiring sides. Invited as a speaker in Regional and International Conferences in Middle East, South East Asia and Europe.

Successful track record in establishing third party card processor involving Project Management, Market Research, Customer Relationship Management, Account Management, Client Engagement, Vendor & Technology Selection, Resource Allocation, Large-scale Deployment, Financial Budgeting and Training.

Catalyst – incubating new business opportunities and growing it to credible & well-established positions. Excel in both start-up and mature corporate environments. Penchant for crafting enterprise wide technology initiatives that support business systems, strengthen organizational capabilities and enhance productivity/efficiency.

Extensive knowledge in all facets of project life-cycle development, from initial feasibility analysis and exceptional design through documentation, implementation, user training, quality review, and enhancement. Conceive and implement unique strategies to optimize business operations, elevate productivity and boost revenue. Critically evaluate and respond to diverse information technology issues.

Highly motivated individual infusing enthusiasm amongst cross-functional teams to exceed difficult goals. Collaborative and adaptable with distinction of working in a multi-cultural environment with élan. Adept at identifying, recruiting and managing talent. Effective coach. Strong leader known for tenacity and positive “can-do” attitude.



CAREER HIGHLIGHTS

Business Relationship Manager – Merchant Services & Sales, CrediMax

- Distinction of managing and implementing the Kiosk Project on both the IT and Business sides.
- Recruited 'high net profit' e-commerce merchants using new approaches.
- Developed and implemented B2B business with different industry sectors.
- Succeeded implemented and rolled-out billing/invoicing concept using e-commerce technology.
- Conducted 'SWOT' analysis and utilized findings for designing customized strategies to enhance customer service.
- Implemented the concept of MIS reporting to update Management regularly.
- Increased efficiency of the team by 25% by adopting a matrix organizational structure that ensured responsible experts were available in each shift to meet user/company need.

Information Technology Manager, CrediMax

- Titled as 'Founder' for establishing a joint venture company to outsource the credit card business for CrediMax and offer the services to other banks representing a new revenue stream for the company.
- Directed the migration for CrediMax's existing credit card management system to a new, state of the art platform enabling the bank to better monitor and track the business and improve service offerings to customers.
- Recognized as 'SPOC' for Visa, MasterCard, JCB and also for internal client stakeholders to fulfill system requirements and manage the project.
- Holds the credentials in preparing the bank to launch a Japanese based card, JCB (Japan Credit Bank) in the Gulf; successfully facilitated system readiness to process payments for CrediMax in Bahrain.
- Drove the initiative to spearhead and manage the implementation of state of the art technology POS terminals using different technology such as Land line, IP, GPRS and Cash register integration.
- Successfully imparted various lectures at a private university and E&Y training center on 'Technology Systems and Infrastructure'.
- Directed and managed the implementation of an acquirer POS technology/business projects.

Bank of Bahrain and Kuwait

- Established plan for introducing e-banking through the Internet with corresponding links to the call center and IVR mechanism.
- Conceived the 'Telebank' name for the IVR project resulting in recognition and a cash award by the CEO.
- Directed the implementation of the e-commerce payment gateway, the first system of its kind in Bahrain.

PROFESSIONAL WORK EXPERIENCE

Business Relationship Manager – Merchant Services & Sales, CrediMax, Since 2009

Information Technology Manager, CrediMax, 2004 to 2008

eBusiness Management

- Introduced new section for the Online Business and new value added services.
- Responsible for extending the payment method acceptance for the online business.
- Key player in analysis, development, and implementation of strategic business plans & policies, ensuring organizational growth, targeting maximum profitability & cost effectiveness.
- Established goals and controls; monitored results to consistently increase profit margins, enhance market position, reduce operating costs and meet strategic objectives.
- Achieved increased competitiveness, heightened market valuation and revenue gains.
- Successfully interfaced with corporate offices and off-site locations to align strategies and achieve goals.
- Gained invaluable experience in business perspective of Credit Card Merchant Acquiring and Issuing.
- Played pivotal role in migrating the credit card acquiring business and issuing system utilizing JCB as the pilot; ensured a smooth transition with no down time and certified new requirements without involving Visa and MasterCard.

Accounts Management

- Accountable for establishing and maintaining current top tier client accounts and acquiring new major potential client relationships.
- Judiciously handled all Government eBusiness.
- Provided reporting support for mergers, joint ventures, and partnership agreements.

Project Management/Information Technology

- Nominated as Business Project Manager for the Kiosk projects.
- Drove the efforts to identify and establish technology and communication networks to ensure full functionality of GPS, which successfully established a new revenue stream for CrediMax.
- Reviewed and analyzed business modeling operations; created flow charts for all company processes and functionality.
- Spearheaded entire project management activities with final accountability for project deliverables, stakeholder management, client satisfaction, schedule management, requirements management and overall project team performance.
- Led & guided the team in setting up a new network infrastructure with corresponding email, intranet and security facilitating improved communication and protection of consumer information.
- Implemented change control and process documentation for all aspects of the business.
- Accomplished responsibility for tracking of in-process quality parameters and brought optimizations benefits.

Market Research

- Developed a profitability model used to determine an optimum business paradigm for any location, based on location specific factors.
- Devised and implemented yield strategies with the corporate revenue management group to support profitable revenue growth.
- Pioneered a fully functional marketing department infrastructure, including developing policies and procedures, streamlined business processes and a nurtured a talented marketing and communication team.

Customer Relationship

- Set and fine-tuned an excellent operational base which is ratified by a very high customer retention ratio, focused on productivity and operational efficiency translating into cost savings and bottom line improvement.
- Geared the activities for developing & maintaining Organizational culture, values, and reputation in its Markets, Customers and Global Business Partners.

Budgeting/Training

- Structured annual operational budget and implemented control measures to contain expenses within defined limits.
- Organized various training sessions for the team to enhance their performance.
- Improved productivity and reduced costs through improved use of technology.

Bank of Bahrain and Kuwait (BBK), Bahrain, 1992 to 2003 (Technical Assistant , Supervisor, Officer, Assistant Manager)

- Contributed significantly in identifying and establishing technology and implemented a help desk to manage the needs of the call center.
- Managed vendor relationships and directed the implementation of a call waiting feature thus saving the bank a substantial amount of money in dropped or missed calls.
- Guided & mentored the team of technology professionals, vendors and internal users to deploy and test the IVR system.
- Initiated the turnaround efforts in the implementation of the Top UP solution on the e-banking channels of BBK for Batelco.
- Associated closely as the e-banking project team to migrate the switch system.
- Team Leader for implementing the intranet project using Microsoft Share Point technology that resulted into a paperless environment and part of the bank's global strategy.
- Led the day-to-day technical operation.
- Responsible for all card "Personalization".
- Acted as the main stakeholder for credit cards stock and inventory.
- Performed the role of main contact for Visa & MasterCard International.

EDUCATION

- Master of Business Administration, NYIT, Bahrain – 2006.
- Bachelor of Business Information System, Bahrain University, Bahrain – 2003.
- International Diploma in Management (Level 5) - Chartered Management Institute, UK.

TRAINING & PROFESSIONAL CERTIFICATION

- "Bullet Proof Manager", a one year management training program by CrestCom.
- Attended the PMP Course and now preparing for PMP certification from PMI.
- Attended several Visa & MasterCard courses & forums.
- Attended a one year quality program (Culture change).
- Certified Trainer by Ministry of Labour In Bahrain

MEMBERSHIP

- "International WHO'S WHO of Professional".
- Board Member of Bahrain Internet Society (BIS).
- ICT Knowledge Club.
- MENA ICT Program Committee.
- eContent Award jury
- eGovernment Excellence Award Jury
- Member of ISOC

INTERNATIONAL EVENTS AND MEETINGS

- Visa regional meeting, Lebanon, 2005.
- Visa service provider exhibition, Represent GPS company, Lebanon.
- Gitex , Dubai 1996, 2000, 2004 & 2005.
- Microsoft TechEd, Barcelona, Spain, 2007.
- Card Middle East, 2005.

SPEAKING & Conducting Workshops AT CONFERENCES & FORUM

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| • 2 nd E-commerce Forum. | Bahrain |
| • MENA ICT. | Bahrain |
| • Social Media Marketing. | Dubai |
| • 15 th GCC eGovernment and eServices. | Dubai |
| • 1 st Legal & Legislative Structure of eTransactions in the Arab Countries. | Beirut |
| • Emerging IT Technologies and Infrastructure for Bahrain's Corporate Arena. | Bahrain |
| • Innovation Projects in Action Speaker & Mentor for 3 teams. | Bahrain |
| • Workshop for Under Secretary & Executive Management in the eGovernment. | Dubai |
| • Developing Senior Executive in Content and Security of e-government. | Dubai |
| • 2 nd Convention of Mediterranean Jurists. | Cairo |
| • 2 nd Legal & Legislative Structure of eTransactions in the Arab Countries. | Beirut |
| • 3 rd Convention of Mediterranean Jurists. | Rome |
| • Card Asia Conference. | Singapore |
| • E-commerce Awareness and Implementation. | Bahrain |
| • Carts Asia Conference | Hong Kong |
| • 17 th GCC eGovernment and eServices. | Dubai |
| • UN cyber crime March 2012 | Cairo |
| • Global international Inet event April 2012 | Geneva |
| • ICANN Meeting June 2012 | Prague |
| • ICANN Meeting October 2012 | Toronto |
| • ARAB Inet Meeting November | QATAR |