

Harish Narayanan (CSPO)

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PROFESSIONAL PROFILE

A techno functional Business Manager with over 15 years of experience covering Cards & Payments Technology and Business, Process improvements, and Risk Management. A motivated team player, with a proven track record of tackling challenges successfully. Passionate about emerging payment technologies, and the evolving payments landscape. A strong advocate of cash-displacement contributing to the creation of a cashless society. Excellent written and verbal communication skills with the ability to work in multi-cultural environments.

CAREER SUMMARY

Product Manager – Debit & Prepaid Cards – Emirates NBD

April 2016 till date

- ◆ Build and maintain the Debit and Prepaid Cards product roadmap at Emirates NBD
- ◆ Manage both portfolios to optimize performance to meet unit goals and financial targets
- ◆ Accelerate digitization by migrating services to Digital Channels
- ◆ Drive changes in customer behavior aiming to increase Cash to POS conversion
- ◆ Launched and grew the Supplementary Debit Cards base
- ◆ Launched the Visa Signature Business Debit Card for the Business Banking segment
- ◆ Specific focus on the Business segment with a view to increase penetration across the Liabilities base

Manager – Projects – Retail Cards Business, Emirates NBD

July 2013 – March 2016

- ◆ Manage Card projects for the Retail Cards Business of the bank. Below are some of the key projects executed and implemented:
 - Starwood Preferred Guest World MasterCard
 - Manchester United Debit, Credit and Prepaid cards
 - 2 MasterCard Corporate Credit Card products with SDG2
 - Risk Based pricing, Balance conversion, Loan on Call
 - Visa Direct

Product/Project Manager – Cards & Payments, Mashreq

July 2011 - June 2013

- ◆ Credit Card Portfolio management – Customer Retention
 - ◆ Managing the **Debit Card portfolio** at Mashreq
 - ◆ Campaign management targeted at increasing debit card spends and thereby revenue
 - ◆ Managed the overhaul of Debit Cards product collaterals and marketing materials
 - ◆ Liaised with the Marketing team and ad agencies to develop relevant print and radio ads
 - ◆ Managed projects end to end across RBG posing as a link between Business, IT and Ops
- Career highlight:** Won the Best Debit Card in the region award at Smart Card Middle East 2013

Product Manager - Mortgages, Retail Assets, Mashreq

Aug 2010 – June 2011

- ◆ Managing the bank's Mortgage product portfolio
- ◆ Product pricing, financial management, marketing and advertising activities
- ◆ Process re-engineering, operating procedures documentation

Business Process Analyst, Quality, Mashreq**Dec 2007 – Aug 2010**

- ◆ Identify process improvement and process automation opportunities within Retail Banking divisions
- ◆ Involved in execution of process re-engineering projects across Retail Banking Group
- ◆ Responsible for end to end process mapping, process flow design and cross functional flow design at department/product level
- ◆ Develop and prepare monthly dashboards for the entire gamut of Mashreq retail products
- ◆ Analysis of product and department performance on a regular basis based on dashboards developed
- ◆ Conduct Quality audits to ensure process conformance to new work instructions prepared at various departments targeted by the BCG initiative
- ◆ *Was nominated to work along with the Boston Consulting Group (BCG) on their process improvement projects in conjunction with Mashreq. Assisted and supported BCG with data analysis, stakeholder coordination, dashboard preparation, and process documentation during project pilots, in this role*

Fraud Analyst, Fraud & Risk Management Unit, Mashreq**Apr 2006 – Dec 2007****Fraud Detection**

- ◆ Monitored real time payment card transactions, to detect suspicious activity on MashreqBank cards, and initiated appropriate action
- ◆ Fraud trend analysis and timely prediction basis patterns

Fraud Vigilance

- ◆ Reviewing retail product applications, and scrutinizing attached documents to ensure they conform to product policy
- ◆ Application fraud detection and prevention
- ◆ Suggested process improvements based on investigations & review of procedures on a timely basis to identify and close any gaps that may lead to potential fraud

**Merchant Settlement Support,
Electronic Payments and Merchant Settlement, Mashreq****May 2005 – Apr 2006**

- ◆ Merchant Acquiring – remote POS set up, AMEX configuration, merchant payment handling, handling key merchant accounts
 - ◆ Cards issuing – Captured and pick up cards processing
 - ◆ Proposed process changes in critical settlement modes, that would significantly reduce TAT, and increase accuracy
- Was selected to work on the Card Management System migration project by the Technology department of Mashreq*

Senior Programmer, JR Technologies, Calicut, India**Feb 2004 – Jan 2005**

- ◆ Software and web programming for application development
- ◆ Testing and debugging applications developed

EDUCATIONAL QUALIFICATIONS

- ♦ **Master of Business Administration - Finance**
Indira Gandhi National Open University
New Delhi, India – **2007**
- ♦ **Bachelor of Engineering** (B.E. - Electronics & Communication Engineering)
Bharathiar University
Coimbatore, India – **2001**
- ♦ **Embedded Systems Programming**
Pentasoftware Technologies
Bangalore, India – **2002**

TECHNICAL SKILLS

- ♦ Core banking system (Finacle), Card Management system (Tandem Select, Vision Plus, Base24), Online transaction monitoring and fraud prevention system (Risknet), Product application workflow, and document management system (Vectus, FinnOne), Project management application (Visio)
- ♦ Microsoft Word, Excel, Powerpoint, Business Objects, SQL Server, MySQL, ASP, PHP, VB.NET, VBScript, JavaScript