

# Farrukh Kazi



Over the course of my 8+ years of professional experience, I have developed a profound understanding of Product, Sales & Channel Management. The skill set and knowledge base thus acquired has enabled me to identify and remove redundancies and bottlenecks in Product, Sales & Channel, create value at the retail end and devise successful Marketing and Sales plans resulting in optimization of company resources and growth in volumes. Given the opportunity, I am confident in my ability to achieve even greater results for your esteemed organization.

✉ farrukhtanvirkazi@gmail.com

☎ +92 311 2862807

📍 SD-95B, DOHS-2, Malir Cantt, Karachi, Pakistan

## WORK EXPERIENCE

### Unit Manager Partnerships- B2B/G2P Telenor Group

01/2020 - 12/2020

Karachi, Pakistan

#### Tasks

- Managing Pre & Post Sales of Easypaisa Products (QR Payment, Online Payments, Collection and Disbursement, In-App Integration) to Corporates (B2B), G2P & P2G
- Leading Team of Partnerships for South Region
- Managing On-Boarding and Training of New Clients as well as existing
- Working with cross functional teams on day to day basis to identify customer and Agent pain points from Products perspective and working with PD (Product Development) & Tech teams for product enhancements and new development
- Indirectly managing Operations teams at Bank, Customer Care and Sales Operations teams
- Monitoring product performance on regular basis with key matrixes such as cancellations, and impact of new and improved services on customer acquisition and re-activations

### Mobile Wallet Specialist Telenor Group

12/2018 - 12/2019

Karachi, Pakistan

#### Tasks

- Managing Pre & Post Sales of Easypaisa Products (QR Payment, Online Payments, Collection and Disbursement, In-App Integration) to Corporates (B2B), G2P & P2G
- Managing On-Boarding and Training of New Clients as well as existing
- Working with cross functional teams on day to day basis to identify customer and Agent pain points from Products perspective and working with PD (Product Development) & Tech teams for product enhancements and new development
- Indirectly managing Operations teams at Bank, Customer Care and Sales Operations teams
- Monitoring product performance on regular basis with key matrixes such as cancellations, and impact of new and improved services on customer acquisition and re-activations

### Relationship Manager Habib Bank Ltd- Innovation & Financial Inclusion

05/2018 - 11/2018

Karachi, Pakistan

#### Tasks

- Lead team of Relationship Managers in South Region
- Managing Sales of HBL-Branchless Banking Products (QR, Collection/Disbursement, Widgets & IPG/OPS) to Corporates (B2B), G2P & P2G
- Creating a positive and meaningful relationship with Clients and their end-users. Fully understand their current and future needs
- Identifying, screening and evaluating new solution opportunities to address unmet customer needs
- Monitoring company performance against service level agreements and flagging potential issues
- Escalating and resolving areas of concern as raised by clients

## WORK EXPERIENCE

### **Product Manager- Cards**

#### **Bank Alfalah Ltd**

03/2017 - 04/2018

##### *Tasks*

- Continuous Improvement of product policy, procedure and technology based on market needs and demands and in accordance with the regulations
- Maintaining P&L of both Card Issuing & Acquiring
- Project management of all product integration/launches/changes throughout implementation
- Monitoring & Increasing Spend, Issuance, Penetration by directly working with the Branches, Area, and Region
- Structuring the Debit/Prepaid/Payroll Card & Merchant Acquiring MIS requirements
- Maintaining an active Social Media presence for Cards & Acquiring business ensuring utilization of all channels
- Collaborating strategically with relevant business partners to increase the business volumes, brand value and expand the distribution channel
- Utilizing the market feedback to develop marketing intelligence for formulating the plans (both strategic as well as tactical) for the products
- Training and presenting the products to cross functional units including the branches, call center and card sales

Karachi, Pakistan

### **Business Manager-Online Payment Division**

#### **Uni-Tech Scientific**

12/2015 - 03/2017

##### *Achievements/Tasks*

- Performing and Evaluating VISA/MasterCard/Maestro Cards Online Acquiring process for Uni- Tech Scientific
- Setup E-commerce Channel for main HO in Saudi Arabia
- Developing and Analyzing fraud management processes
- Performing data analysis to evaluate the weekly performance of different payment systems
- Coordinating with payment system vendors/banks to setup different payment methods and the banking infrastructure for the company
- Assessing the existing E-commerce system and process landscape to identify vulnerabilities and recommended improvements to the management
- Performing Reconciliations for different methods of E-Payments Module

Karachi, Pakistan

### **Assistant Product Manager M-Wallets Acquisition**

#### **United Bank Limited**

10/2013 - 12/2015

##### *Tasks*

- Project management of Mobile Wallet integrations/launches/changes throughout implementation
- Conducting trainings of cross functional teams for Product Knowledge
- Identifying the business and operational requirements based upon the business requirements & objectives Manage in-life product performance: sales, margin, and churn, conducting extensive numerical analysis using company data
- Continuous improvement of product policy, procedures and technology based on market needs and demands and in accordance with the regulations
- Customer Segmentation design customized campaigns to increase Mobile Account Usage and acquisition
- Working closely with internal technology, operations, Contact Centre, marketing, compliance, external third-party providers/vendors and sales segments/network team
- Conducting business analysis and Profitability forecasting for new projects

Karachi, Pakistan

## EDUCATION

### **BBA**

#### **FAST-NUCES**

08/2009 - 08/2013

##### *Courses*

- Marketing

## PROFESSIONAL SKILLS

Sales Management



Product Positioning & Branding



Team Management



Product Management



Market Research



## SOFTWARE SKILLS

MS Word



MS Powerpoint



MS Access



MS Excel



MS Visio



SPSS

