

Rawan Al-Hashal	Personal Statement Experienced senior professional in E-Payment and digital banking channels. Proven track record in driving innovation, optimizing customer experience. Skilled in leading transformative projects and staying ahead of industry trends. Committed to leveraging technology for strategic advantages. Ready to contribute expertise to a forward-thinking team.	
 Amman - Jordan		
Contact Details:  +962 79 515 4818  Rawan.alhashal@gmail.com	Experience Arab Bank (2015 till now) Head of E-Payments and Eco System integration – Digital Transformation Department (Aug. 2022 till now) Accountabilities and Key Roles: ➤ Outline Arab Bank plc digital strategy for E-Payments and digital services including roadmap, design and priorities. ➤ Own and Lead all E-Payments and channels digital transformation journeys for all Arab Bank plc. ➤ Responsible for all aspects and features of product management life cycle including the management products through growth to decline. ➤ Recognized as the expert on all cases related to E-Payment and digital channels for all Arab Bank plc. ➤ Design and develop the bank services related to BaaS as a shared utility that can be utilized from all TPPs (Standard reusable Services). ➤ Managing third party vendors relationships, identifying necessary and desirable features and overseeing platform integration. ➤ Identifying the most relevant payments methods for each project, depending on the country, target and transaction cost. ➤ Explore and implement new partnership which will avail new income stream for the bank. ➤ Governs E-Payments, digital services and related process including but not limited to standards, risks, controls, audit and regulation across plc. ➤ Lead and evaluate vendor selection process, solution assessment and manage vendor relationships for Ops Digital Transformation projects. ➤ Build customer centric\ frictionless digital customer journeys that are relevant to the business. ➤ Build and foster a win-win partnership and lead across line of business partner alignment to drive initiative strategy. ➤ Manage Business expectation and ensure alignment with Bank’s strategic direction, this includes identifying new trends and opportunities to enhance related business processes.	
Skills: ▪ MS Office ▪ Read and Analyze APIs ▪ Tiem Management ▪ Good Communication and Organizational skills ▪ Work under pressure and Hard worker ▪ Willing to learn, create and advance ▪ Self-motivated, reliable and confident in working individually or as a part of a team ▪ Courageous, responsive and trustworthy		
Languages: ▪ Arabic – Mother Language ▪ English – Fluent	Digital and E-Payment Lead (Feb. 2019 – Aug. 2022) Accountabilities and Key Roles: ➤ Managing Electronic payments services (Internet Banking, Mobile Banking and E-Wallets). ➤ Managing and following up the implementation of automated and electronic payments agreements (E-Bills \ E-Payments). ➤ Prepare Workflow and business requirements for any new product and service hand to hand with IT architecture team. ➤ Analyze and design all business requests related to E-Payments, switches ... etc. and build clear business cases from Operation and Technical perspective to execute it efficiently. ➤ Manage team and provide guidance in all related projects. E-Channels and Customer experience Manager (Feb. 2017 – Feb. 2019) Operations Performance management- MIS & Quality Manager (May. 2015 – Feb. 2017)	

Standard Chartered Bank (2006 till 2015)

Operational Risk Manager – SME & Priority Banking

(Aug. 2014 – April 2015)

Head Of account services

(Jan. 2011 – Aug. 2014)

Cash Management Operation Manager

(March 2006 – Dec. 2010)

Education

Hashemite University

(2002 – 2005)

BA. International Business Administration

Certificate

- Safe Agilest Certification
- Lean Six Sigma Green Built
- Time Management
- Operational risk
- Leadership essentials
- Personal Account Dealing Certification
- Anti Money Laundering and Terrorist Financing
- Design thinking
- API product Management
- Embedded Finance, Payments, Baas and API Banking

Projects and Achievements

- **Reflect** First Neo Bank in Jordan (implementation in Jordan and Palestine)
- **Global instant Payments** (CliQ in Jordan, IPN in Egypt, IPI in UAE and IPS in Morocco)
- **E-Wallets** (Qatar Wallet, Palestine Wallet and Egypt Wallet)
- **Global Bill Payment** (E-Fawateercom in Jordan, Fawry in Egypt, Paykii in UAE, PalPay in Palestine, Fawateer in Bahrain and Fatourati in Morocco)
- **Digital Customer On-Boarding** (implementation in Jordan, Bahrain, Palestine and UAE)
- **Eco-System partnerships:** SANAD, Daman Pay, CRIFF, MODEE, JoPacc, Social Security, MalChat, JAWWAL, Watheq and UAE Pass.
- **E-Payments** (E-Voucher, E-Gifts and Static QR)
- **Cross Border** (Arabi Access, Cardless withdrawal, Cross Border Payments and Cross border Bill Payment)
- **Applications and Platforms** (Cash Management (Corporate) , Arabi Next (SME) , E-Mart, Internet Banking, Mobile Banking and Process Management Solution)
- **Authentication Technologies** (Facial Recognition Solution and Finger Vein)