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SENIOR MANAGERIAL PROFILE

BANKING & FINANCE

Payments | Business Analysis | Teamwork

Snapshot: Diligent and multi-skilled Managerial & Consulting Professional contributing over 20 Years' (8 years International) diversified and valuable experience in Banking & Finance with reputed organizations across Middle east and North Africa Region besides other projects in Asia and Africa. Possess 7 years' experience in Banking Supervision at the Palestine Monetary Authority and 14 years' experience in Payment Systems, apart from a relevant experience in International Best Practices.

Proactive Banking & Finance Professional targeting challenging and top Managerial or Consulting assignments with well established and globally reputed organizations, bringing the following transferable strengths:

Central Banking Payment Solution Clearing and Settlement
(RTGS, ACH, cheque truncation)
Mobile Payment solution

Business Analysis
Management and Teamwork
IT Knowledge related to Payment Systems

EXECUTIVE SYNOPSIS

- Expertise in imparting business consulting services to various organizations based in Qatar, Bahrain, Oman, Kuwait, Jordan, Seychelles, Libya, Nepal and Palestine, with focus on payment solutions, business process re-engineering, business continuity plans, and regulations.
- Deft in technical aspects of software solutions by designing payment systems, implementing ACH systems, formulating plans and proposals, drafting business and operating rules, and initiating mobile payment solutions.
- Adept in developing automated systems for funds transfer, ATMPOS, RTGS, Mobile Payment, Corporate Banking and Cash Management drafting rules and regulations, training participants, attending implementation and integration phases, proposing business processes and conducting research.
- Strong knowledge of financial market and economic fundamentals.
- Demonstrated knowledge, skills, and abilities gained through at the least years of experience in financial services or banking sector experience, including economic impact on introducing digital financial services.
- Strong written skills, including the ability to effectively communicate economic concepts.
- Excellent Microsoft Office and Excel skills.
- Managerial skills.

PROFESSIONAL EXPERIENCE

PROGRESSOFT, Jordan

PAYMENT SYSTEM AND ELECTRONIC FUND TRANSFER EXPERT: March 2009 – present

Key Responsibilities:

- ✦ Reporting to the CEO and CTO.
- ✦ Verifying and tuning Payment Solutions to meet the International Standards.

- ♦ Attending Business Process Reengineering Workshops with customers, while offering requisite Business Consultation pertaining to the best business practice.
- ♦ Formulating Business Continuity Plans to enable mitigation of probable Risks around the Contingency Cases.
- ♦ Drafting Business and Operating Rules, along with related legislations and regulations, internal policies, and procedures to facilitate Country-level Implementations of Payment Systems.
- ♦ Monitoring design, development, and implementation of Payment Systems for Central & Commercial Banks ranging from National to Regional ones.
- ♦ Participating in the design, development, and implementation of ACH System.
- ♦ Formulating proposals and plans to suggest New Solutions for Central Banks and Commercial Banks like AML Solution.
- ♦ Administering the process of Mobile Payment Solution, RTGS, and Corporate Banking Solutions.
- ♦ Piloting the development, the Electronic Fund Transfer (EFTS), Switch System for ATMPOS, and RTGS System.
- ♦ Supervising primarily the managerial issues, along with a superior comprehension of the E-banking solution.
- ♦ Experience working as an Agile Scrum Master and Product Owner.

PROJECTS CONTRIBUTIONS

AS A PAYMENT SYSTEM BUSINESS CONSULTANT I PARTICIPATED AND CONTRIBUTED TO THE COUNTRY WIDE IMPLEMENTATION OF DIFFERENT PAYMENTS SOLUTION IN THE FOLLOWING CENTRAL BANKS

CENTRAL BANK OF OMAN, Oman *Business Consultant: 2017*

Key Responsibilities:

- ♦ Imparted Business Consultation for Automated Clearing House (ACH), Mobile Payment System, while directing the Business Rules and Features of the System at the time of Requirements Gathering and Implementation Phases.
- ♦ Adopting the International Best Practices from BIS-FMI for payment settlement systems.
- ♦ Drafted the Operating Rules that expected to control the operational responsibilities for System Participants.

NEPAL CLEARING HOUSE (NCHL), Nepal *Business Consultant: March 2015 to June 2015*

Key Responsibilities:

- ♦ Imparted Business Consultation for Automated Clearing House (ACH), System Design, and Implementation at NCHL, while directing the Business Rules and Features of the System at the time of Requirements Gathering and Implementation Phases.
- ♦ Studied, created and documented the "AS- IS process" and drafted the "To-Be processed" to prepare the operating rules and procedures.

CENTRAL BANK OF KUWAIT, Kuwait *Business Consultant: March 2014 to July 2014*

Key Responsibilities:

- ♦ Conduct Business Consultation for cheque truncation, System Design, and Implementation at CBK, while directing the Business Rules and Features of the System at the time of Requirements Gathering and Implementation Phases.
- ♦ Studied, create and documented the "AS- IS process" in cooperation with banks and CBK.
- ♦ Optimized the relevant business processes and brought innovation to customer services.
- ♦ Simplified current transaction processes and added new functionalities, whilst still using existing core infrastructure.

- ✦ Created and documented ACC System rules and regulations, operational procedures without any conflict with existing laws within the State of Kuwait.
- ✦ Adopted the International Best Practices from BIS-FMI for payment settlement systems.
- ✦ Drafted the Rules and Regulations Book expected to control the operational responsibilities for System Participants.

CENTRAL BANK OF JORDAN, Jordan

Business Consultant: March 2013 to April 2013

Key Responsibilities:

- ✦ Imparted Business Consultation for Mobile Payment, System Design, and Implementation at CBJ, while directing the Business Rules and Features of the System at the time of Requirements Gathering and Implementation Phases.
- ✦ Drafted the Rules and Regulations Book expected to control the operational responsibilities for System Participants.

CENTRAL BANK OF SEYCHELLES, Seychelles

Business Consultant: February 2012 onwards

Key Responsibilities:

- ✦ Offered Business Consultation for Electronic Cheque Clearing (ECC) at while directing Business Rules and Features of the System during the Requirements Gathering and Implementation Phases.
- ✦ Formulated the Rules and Regulations Book controlling the operations of Banks participating in the System.
- ✦ Managed the introduction of the Business Continuity Plan pertaining to Electronic Cheque Clearing (ECC).
- ✦ Imparted Training to the Participants regarding procedures to utilize the systems.
- ✦ Partook during the Implementation and Integration Phases, while recommending an appropriate working process.
- ✦ Proposed a suitable Business Process to streamline the usage of the new Payment Systems.
- ✦ Steered the progress on developing an Electronic Fund Transfer System (EFTS).
- ✦ Conducted a Market Research to introduce a Mobile Payment System in Seychelles.
- ✦ Build a business case to introduce electronic financial services

QATAR CENTRAL BANK, Qatar

Business Consultant: October 2009 to Sep. 2010

Key Responsibilities:

- ✦ Prepare Business Consultation for Automated Clearing House (ACH), System Design, and Implementation at NCHL, while directing the Business Rules and Features of the System at the time of Requirements Gathering and Implementation Phases.
- ✦ Studied, created and documented the "AS- IS process" and drafted the "To-Be process" to prepare the operating Rules.
- ✦ Imparted Training to the Participants as regards procedures to utilize the systems.

PALESTINE MONETARY AUTHORITY, Palestine

Multiple senior level positions: 1998-2009

Key Responsibilities:

Payment System Section Head

- ✦ Reform the National Payments System (NPS) for Palestine. worked with the World Bank in studying and analyzing the bids and rating the companies. Also worked on legal framework and operating rules, conducted status reports for the vendors, and coordinated with different bodies.
- ✦ Member of Investment Committee for PMA.
- ✦ SWIFT services manager in PMA and lead the negotiation process team.

Banking Supervision Department

- ✦ Analyzed bank balance sheets and worked on regulations and instructions for the banking system. Ensured compliance with laws and regulations and risk management,
- ✦ Conducted Economic research related to the banking sector in Palestine.
- ✦ Collected and produced statistical data report.
- ✦ followed-up on the developments in financial sector in and outside PMA and conducted a monthly report on banking performance.
- ✦ Presenting PMA at Banking Association Board Member

Research Department

- ✦ Research economic issues related to Central Banking and financial sector
- ✦ Conduct surveys and collect data from economic sectors to build economic case for Palestinian situation.
- ✦ Collect and process economic and statistical data using methods of quantitative and qualitative analysis and modelling.
- ✦ Compile, analyses, and report data, applying models and statistical techniques to explain economic phenomena, and forecast trends or patterns that could guide future decisions
- ✦ Analyze data using mathematical models, statistical techniques, and software
- ✦ Present research results in reports, tables, and charts
- ✦ Interpret and forecast market trends
- ✦ Advise businesses, governments, and individuals on economic topics.
- ✦ Develop and support effective projects and presentations for the stockholders.

Palestinian Central **BUREAU OF STATISTICS**, Palestine
Subject officer of National Accounts: 1996-1998

Key Responsibilities:

Generated economic statistics podcasts for indicators related to the National Accounts System. Compiled and disseminated information relating to the Palestinian National Accounts. Also consulted with governmental and non-governmental bodies and participated in compiling the Palestinian Balance of Payments. In addition to Preparing surveys to collect the data from the economic sector for the National Accounts purposes. And finally, Serve as a financial director for the “Housing and Population Census” conduct in Palestine.

ACADEMIC CREDENTIALS

- ✦ **Master’s in management** | Sorbonne University, Paris | 1994 – 1995
- ✦ **BA in Banking and Finance** | Yarmouk University, Jordan | 1985 – 1989

TRAININGS & SEMINARS

- ✦ **Business Process Re-engineering BPR, Training Course** | Jordan | Sept 2013
- ✦ **Seminar on Chairperson Meetings** | Society for Worldwide Interbank Financial Telecommunication | Hong Kong | Sept 2009
- ✦ **Seminar on Chairperson Meetings** | Society for Worldwide Interbank Financial Telecommunication, Austria | Sept 2008
- ✦ **8th Seminar on Payment and Settlement Issues for Central Banks** | Germany | Sept 2008
- ✦ **Euro Med Programme representing Palestinian Financial Sector** | Luxembourg | Nov 2008
- ✦ **Course on Financial Programming Policies** | IMF, Lebanon | Dec 2007
- ✦ **SWIFT Training Course** | Egypt | Mar 2006
- ✦ **Training on Techniques for Management and Measurements on Operational Risk** | Switzerland | Oct 2005
- ✦ **Seminar on ARAB Payments and Securities Settlement Initiative** | Egypt | Oct 2005
- ✦ **Financial Services Seminar for Bank Trainers** | Germany | Apr 2004
- ✦ **Financial Services Seminar with Euro Med Programme** | Greece | June 2003
- ✦ **Course on Balance of Payments Statistics** | IMF | Apr 2001
- ✦ **Course on Data Dissemination** | AMF | Feb 1999
- ✦ **Challenging Course on New Issues in Economic Growth** | World Bank | July 1998
- ✦ **Microsoft Project MOPIC** | Palestine | July 1998
- ✦ **Course on Capital Inflows and Macroeconomics Management** | Morocco | May 1997
- ✦ **Seminar on National Account Statistics** | IMF | Apr 1996
- ✦ **Balance of Payment Course** | Palestine | Dec 1995 to Jan 1996

MISSIONS & OTHER COURSES

- ✦ Chairman | ATS (Automated Transfer System) Procurement Committee
- ✦ Chairperson | SWIFT
- ✦ Training Course on Anti-Money Laundering
- ✦ Study Visit | Banca d'Italia | Payment System and Settlements
- ✦ Study Visit | Netherlands Central Bank | Sept 2005
- ✦ Representative | Palestinian Authority in Euro-Med Program on behalf of Banking Sector
- ✦ SWIFT Regional Conference | UAE
- ✦ Training Course | Project Management and Feasibility Studies
- ✦ Seminars and Workshops | Inside and outside Palestine
- ✦ Program at Palestine Institute | Training Seminar for Trainers

Year of Birth: 1966; Languages Known: English, Arabic, and French; References: Available upon Request