

Roger ABBOUD

Beirut, Lebanon



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Married with 2 kids



Arabic Native & Fluent in English & French



Lebanese

Executive summary

A dynamic & results-driven Consumer Banking Executive, Digital Banker, Card/Payments & FinTech expert with more than 20 years of experience in local, regional & multicultural Banks & financial Institutions across MEA, Africa & Europe.

I can draw on my international experience of having worked in various roles ranging from strategy owner to restructuring consumer & digital banking & payments, followed by executing the set strategy and reaching the overall business development and general management for my employers and/or clients FIs in multiple countries, markets & cultures blends.

My extensive experience acquired from different banks & FinTechs led to strengths in: Strategy, R&D, Product Development, Marketing/Communication, Sales, Cross/Up Selling, Business Development, Portfolio Management, Tenure Management, Relationship Management, Share of Wallet, Relationship Ratio, Rewards, Loyalty, Collection in addition to driving KPIs & managing P&L

In a nutshell I can consider myself:

- I am experienced in establishing & excelling Digital Banking, Cards & Payment & consumer Banking Businesses.
- An “Advanced Technology” oriented executive
- Innovator highly depending on automation & on creative customer centric products, services and journey.
- I have experiences in establishing new Digital payments businesses from idea to “Go to market”, reality & scaling
- I have a Track record in business diagnosis, analytical, design & problem solving skills.
- I have a proven leadership skills managing & motivating big teams to achieve set budgets.
- KPI, P&L and result oriented executive.

Experience:



CEO - Founding President

Card Switch SAL - Fintech

Jun 2014 - Present <http://www.card-switch.com/>

With more than 20 years of experience in the Consumer Banking & Digital Banking, Cards & Payment industries, I manage Card Switch SAL, an industry related Consumer Banking Advisory & FinTech Company, providing advisory services with successful implementation guarantee.

Simultaneously we provide multiple Digital Banking and FinTech Solutions such as; Fraud & False decline prevention solutions & Mobile Banking Application.

Our flagship product is also called “Card Switch”; a Fraud & False decline Prevention solution offered to Banks cardholders via Mobile/Watch application/Online banking in addition Frontend & Backend system to banks and processors



Senior Consultant, Financial Services

AEON Payment Technologies Ltd

Oct 2020 – Present <https://www.aeon-payment-technologies.com/>

- Cards & Digital payments advisory
- Address clients banks/FinTechs with their Wallet business needs
- Providing Strategy, product & Business advisories for clients banks/FinTechs
- Product & Business development for Banks, FinTechs, Financial Institutions, in the Public and Private Sectors in Europe & MENA



Advisor to the Chairman

Diaspora Ltd – Diaspora Pay

Apr 2020 – Present (contract) <https://diaspora.ltd/>

- Establish a digital Bank from idea to roll out and reality
- Guide client FinTech about latest digital payment functionalities & propose accordingly
- Building Digital E-wallet/payments new Business concept
- Un and Underbanked payments solutions
- Monetization of customer data and analytics.
- Guide Client Fintech about the best & most profitable pricing strategy in line with related regulators

Arab Payment Services (APS)

Feb 2019 - Jul 2019 (contract) <https://www.aps.iq>

- Providing Strategy & Business advisories for APS as “payment service provider”
- Payment processing, Product & Business development for Banks, FinTechs, Financial Institutions, in the Public and Private Sectors in Iraq

**AGM Consumer Banking & Head of Digital & Head Cards & Payments****Gulf Bank**

Apr 2011 - Jun 2014 <https://www.e-gulfbank.com/en/personal>

Due to the previous success stories during my first employment at Gulf Bank (in 2002-details here below), I was asked to re-join Gulf Bank with a wide range of well-defined critical roles & missions.

A) Head of Consumer Banking strategy, products, Bundles, Portfolio Management & Bundle direct sales

- Overall Consumer Strategy
- Develop packages/bundled products to suit specific segments/Profiles. (Creditor & Debtor accounts)
- Manage bundle Pricing & P&L.
- Manage monthly direct sales, Portfolio performance & according take actions for better performance.
- Manage cross-sell, up-sell, reload & tenure management programs.

B) Head of Cards & Payments Division (Business & Operation, Issuing & Acquiring & P&L)

Responsible for the overall Cards & Payments Division: Credit, Debit & Prepaid cards, POS, Payment Gateway & Mobile Payments, covering the Business part as well as the whole Operation part including: Research, Product Development, Sales, pricing, Marketing, Usage, Retention, Attrition, Portfolio enhancement & Management, Loyalty, P&L, Fraud, Authorization, Chargeback, Settlement, Reconciliation, delinquency, Merchant business & Back office, Cards issuance, re-carding & customers service.

C) Head of Pioneer Mobile & Digital Banking committee

D) Head of Consumer Banking loyalty

E) Member of the overall Bank strategy Committee

F) One of the 4 Team members in the **“We Promise”** Initiative (Cards, Loans, waiting Queue & Salaries)

G) Member of New “Futuristic Branch” Committee

H) Member of KNET, Bank representative (Kuwait Net: local switch)

I) Gulf Bank Cards & Assets representative in Central Bank of Kuwait



Head of Cards & Head of Consumer Banking Proposition-Consumer Banking

Bank of Beirut

Jan 2006 - Apr 2011 <https://www.bankofbeirut.com/>

Being a Member of the Consumer Banking Restructuring Executive team, I have held more than one Position & responsibility including: Head of Consumer Banking Proposition, Head of Cards, Head of Consumer Banking Portfolio Management, Head of Business Acquisition & Direct Sales, Marketing, Accounts Early/Quarterly activations in addition to event/occasion activation/usage/Loyalty.....

Main Tasks were focused on Re-building/Re-Launching a big part of the Consumer Banking Division from Business Model & rationalization



Marketing & Sales Manager

American Express

Feb 2004 - Jan 2006 <https://americanexpress.com.bh/>

At American Express, I have developed & launched Cards Products, some with major Banks in Lebanon (ex: Audi Bank) & others on Proprietary basis.

My responsibilities included: Products Management, Banks' Relations, Marketing & Sales, first time & on-going usage campaigns based on spend scoring behavioral programs, Issuing & Acquiring Business, & Credit & Risk (first degree of approvals).

Examples of the Launched & Managed Programs: Blue Card" with Audi Bank, Gold Credit Card, Amex Cards with many local banks



Marketing & Development Senior Manager

Gulf Bank

Jan 2002 - Jan 2004 <https://www.e-gulfbank.com/en/personal>

During my First employment at Gulf Bank, I was responsible of Product Rationalization, Direct Sales & Branches Consumer Banking Business Development, with a main task to re-organize & rationalize Consumer Banking, Cards Products & Segments, by eliminating non profitable & non desired products, in addition to developing new products in line with the Central Bank regulations.



Assets & Cards Senior Officer

Standard Chartered Bank

Jan 1998 - Dec 2001 <https://www.sc.com/lb/>

My employment at Standard Chartered Bank was my first employment after University Graduation, where I have covered many areas as part of a "Management Trainee Program" rotation plan: from Consumer Banking Products, Consumer Credit, Cards Direct Sales, Marketing to Retention.

Education

 Holy Spirit University of Kaslik - Bachelor's Degree, Business administration, Marketing 1995 – 1999

Skills

Business & Digital Strategy, Consumer Banking, Digital Banking, Digital Wallet, Digital Payments, Credit Cards, Debit Cards, Prepaid Cards, FinTech, Payment processing, Digital business, Innovation, Customer centricity, Customer experience, User experience, Account management, International expansion, Omni-channel, Cross-Up selling, Portfolio Management, Business development, Collection, Team Management, Relationship Management, Rewards, Loyalty, KPIs, P&L

