Safwan Zaheer

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PAYMENTS & FINTECH EXECUTIVE

DIGITAL TRANSFORMATION AND GROWTH | E2E PRODUCT, STRATEGY, & OPS LEADERSHIP

- ✓ **BRINGING BUSINESS, PRODUCT, DIGITAL, AND PEOPLE TOGETHER** to create pathways to growth and success at global, multi-$M level. A leader in Global Payments, Lending, Buy Now Pay Later, Cards, and BaaS who practices "inside out transformation and innovation- resulting in new revenue and market reach alongside powerful customer & team loyalty.

- ✓ **KEY FOCUS POINTS ON DIGITAL TRANSFORMATION, STRATEGIC GROWTH ENABLEMENT, AND INTELLIGENT EXECUTION.** Developed teams, Led global programs, and consistently navigated past mission critical obstacles across Financial Services, Retail, and Technology sectors. Demonstrated ability to influence and build consensus at C-Level.

- ✓ **A WARM, HIGH ACCOUNTABILITY LEADER** who believes in creating enterprises where our talents are given full rein to realize their potential. Known to walk into conflict-ridden situations and quickly move to common agreement and results.

Cross-Functional Team Leadership • Growth Enablement • Digital Transformation • FinTech • Product Development • GTM
Program Management • Business Case/ROI • Core Banking • SDLC • Risk & Controls • Business Development
Data Analytics • Talent Development • Strategic Partnerships • Executive Presence • SaaS • Customer Experience

PROFESSIONAL EXPERIENCE

HUNDREDX: *Dynamic Advisory Firm empowering Banks, Payments, and FinTech firms through unrivaled consulting expertise*
Philadelphia, PA **2019-Present**

MANAGING DIRECTOR

- Launched T-Mobile MONEY, T-Mobile's revolutionary Neobank, as part of work with BaaS Fintech firm, BM Technologies (f.k.a BankMobile). Led product development from initial concept to launch across 500K consumers in US.
- Forged growth strategy for disruptive POS Lending and BNPL firm, honed in on 3 top market verticals, and introduced the pricing, positioning and GTM necessary for a successful B2B2C and BaaS offering, beyond-target launch.
- Designed BNPL product roadmap, architecture, features and established a game-changing partnership for Challenger Bank yielding marked increase in growth and profitability. Brought innovative customer service focused value adds into play.

LENDINGPOINT
Kennesaw, GA/New York, NY **2021-2022**

EVP AND GM, POS PAYMENTS & LENDING

- Tapped to scale POS Lending and Payments business across Dental, Elective Medical, and Home Improvement verticals, growing from $90M to over $350M in funded volume per year during tenure, alongside record-high net margins. Built, managed and mentored 85-person cross-functional team. Increased share-of-wallet from 1.5% to 8% across verticals.
- Launched embedded finance B2B and B2B2C products, including financing capability of Invisalign's mobile app (+120M consumers), installment loans and BNPL products offered through merchant checkout solutions. Innovated on pricing and user experience, UI/UX, used data analyses, A|B testing, and hypotheses driven approach to increase take rates.
- Transformed product and merchant servicing into core driver of business growth, forged partnerships with Elective Medical and Home Improvement partners to position products as first and second-look lending programs.

BM TECHNOLOGIES, formerly BankMobile (via HUNDREDX)
Philadelphia, PA **2019-2021**

HEAD OF PRODUCTS

- Strengthened business position through strategic design, build, and launch of E2E Payments and Lending product, as part of T-Mobile neobank (T-Mobile MONEY), from launch to over 500K active consumers in US.

- Designed and executed Payments and Lending program. Built E2E product, UI/UX, Core Banking/FIS, ACH, real-time payments, reporting, fraud, KYC/AML, BSA, LockBox to deliver seamless user experience to T-Mobile banking customers.
- Served as a crucial bridge between T-Mobile leadership, Core Banking vendor, product, and engineering teams in successfully bringing an industry-first neobank product for T-Mobile (T-Mobile MONEY) to market.

KPMG US
New York, NY **2016-2019**

HEAD OF FINTECH

- Provided strategic, creative vision for KPMG's US FinTech service line, performed effectively as an active member of Global FinTech leadership team, and bridged gap between client opportunities and management's expectations
- Spearheaded launch of new digital banking platform on behalf of Top 20 Bank. Implemented Core Banking, money movement, KYC/AML platform, Sanctions screening, reporting, workflow tools for automation, 24x7 processing capabilities, achieving $2B in deposit volume and over 15M consumers following launch.
- Increased client customer retention for credit card firm by over 35% and transaction volume by over 45% through launching and marketing a new suite of FinTech-like Credit and Debit card products.

ACCENTURE
Philadelphia, PA **2015-2016**

DIRECTOR, DIGITAL PAYMENTS

- Led practice growth by controlling and delivering digital payments, transformation, strategy and product development services to Financial Services, Technology, and Retail clients, increasing company brand reputation and repeat business.
- Introduced innovative "Payments Wallet" and "Merchant Commerce Portal" solution for a Fortune 6 Retailer in US. Drove growth and scale-up to the tune of an additional $1B+ in payment volume inside of 5 years.

BARCLAYS US
Wilmington, DE **2012-2015**

DIRECTOR, DIGITAL PAYMENTS PRODUCTS

- Set a course of aggressive development and innovation. Mobile Payments Wallet Launch (Consumer and SMBs) netting $500K transaction volume, 11K+ users and 25+ merchants. Championed decisive moves into the P2P payments space.
- Established critical partnerships with Google Wallet and Mastercard to achieve "top of wallet" exposure for credit cards.

Addition Experience *as Strategy Consultant in* ***Peppers & Rogers Group****; Sr. Manager/ Product Manager (Mobile Products) and Wireless Engineer (International Standards Development)* ***in Nokia/ Alcatel-Lucent. (2001-2011)***

BOARD & ADVISORY ROLES: NewChip Accelerator (2022-Present), Blockchain Founders Fund (2020-Present), Arf Blockchain Payments firm (2019-2022), CORL Financial Technologies (2018-2020), LOYYAL Inc. (2016-2018).

EDUCATION

Massachusetts Institute of Technology (MIT), Cambridge MA

- **Master of Science in Engineering and Management**

Texas A&M University, College Station TX

- **Master of Science in Electrical Engineering**
- **Bachelor of Science in Electrical Engineering (Cum Laude)**

****Listed on 3 U.S. Patents (see details in next page).***

PATENTS

1. USA/UK Patent #13/647997 (US), # 1209590.7 (UK): "**Mobile Wallet System**"
2. USA Patent #13725061: "**Mobile Commerce Business System and Method for Sharing Merchant Content and creating Customer Index**"
3. USA Patent #7200115: "**A Method of Managing Non-acknowledgement responses in CDMA Wireless System**"