

Saeed Ahmadi Pouya

Date/Place of birth: 26/5/1979—Tehran, Iran.

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SUMMARY OF QUALIFICATION:

- **Doctorate of Business Administration (DBA) and Master of IT Engineering.**
- **Certified Management Consultant (CMC®)**
- **Consultant Grade 2 of IRAN NSR in the two Fields ("IT Management and Governance" & "Organizational Architecture")**
- **Business Development and Fintech Consultant , IT Holding For Passargad Bank**
- **Board Member , Yekta Kuknos Pars Distributed Information and Financial Technology Company (KUKNOS)**
- **Board Member and Fintech Consultant , Persia Fund (VC Company)**
- **Chairman of the Board , JarfaCo (Regtech & Insurtech, Startup Company)**
- **Nourbakhsh Banking Innovation Award (Monetary and Banking Research Institute,Central Bank of Iran), 2019, Smart Voice Assistant in Sekeh(Payment App of Behpardakht Mellat)**
- **Suggest, Planned and led required training session for new major (Fintech MBA)**
- **University Professor in Khatam University (Fintech MBA Courses)**
- **Member of the faculty of the Iranian Financial Engineering Association**
- **Consultant of the Iranian National Tax Administration Organization for Point of Sale System Architecture and Security**
- **Expert Business Plan Consultant for Payment Service Provider & Fintech Companies**
- **Past: Vice President, Business Development , Digipay, Digikala Group**
- **Past: Vice President, (Business Development \Payment Systems Development), Behpardakht Mellat Co.**
- **Past: Vice President, Banking and Payment Systems Development , Iran Argham Co.**
- **Past: Vice President, Audit & Development, SHAPARAK Co.**
- **Director of Editorial Team SHAPARAK Economic Bulletin (Monthly Bulletin) to analyze Payments, Markets and economic indicators.**
- **Managed, directly 80 personnel (Managers, Analysts, System Analysts, Developers, Testers, System administrator, and Project Managers)**
- **Over 18 years experience in managing various information technology projects, analyzing, designing and programming of banking and electronic payment systems.**
- **Survey, Study and Working knowledge in Management Consultant , Business Management, Innovation Ecosystem , Strategic Management, Digital Transformation , E-Commerce , Types of Fintech { Blockchain, Insurtech , Regtech , Banktech , Neo Bank, Digital Banks, Payments & Remittances }, Electronic Payment Switch (Based on the ISO 8583 Standard) , EMV and PCI Standards.**

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Educations:

- **PhD: 2022—Now-Doctorate of Business Management (Marketing Management), Azad University (Central Tehran Branch)**
- **DBA: 2018 - 2020-Doctorate of Business Administration, Tehran University**
- **DBA: 2017 - 2020-Doctorate of Business Administration,- Risk Management and Financial Engineering, Kharazmi University**
 - Title of Thesis: Investigating the Risks of Payroll Card electronic payment network transactions and presenting a proposed model for risk reduction.
- **MSc: 2008 - 2011 - IT Engineering, Amirkabir University of Technology (AUT)**
- **BSc: 1999-2003- Graduated in Computer Engineering , Sadjad University**

Work Experiences:

- **IT Holding for Passargad Bank, February 2020–Now**
on a **full time** basis (44 hours per week)
Senior Business Development and Fintech Consultant
- **Digipay Company, Digikala Group, July 2019 –February 2020**
on a **full time** basis (44 hours per week)
Vice President, Business Development
 - Managed, directly and indirectly, 10 personnel (Business Analysts, Business Developers, and Researchers)
 - Planning and overseeing new marketing initiatives
 - Generating new business opportunities in the area of electronic payment as well as building direct contacts with potential new clients
 - Coordination of proposal preparation
 - Developing Business Plan for Credit Project and Electronic wallet.
 - Research & Development and Startup Business Development Management
 - Developing Fintech Challenge in DigikalaNext
- **Behpardakht Mellat Company, April 2018– July 2019**
on a **full time** basis (44 hours per week)
Vice President, Payment Systems Development
 - Managed, directly 60 personnel (Managers, Analysts, System Analysts, Developers, Testers, System administrator, and Project Managers)
 - Creation organization-wide programs to stabilize the infrastructure, driving large-scale projects for Managers, Staff, Merchants and important customers (Iranian Banks) With the brand "NGFS":
 - Payment Transaction System
 - Mobile Payment Application With the brand "SEKEH"
 - Micropayment System & E-Wallet
 - Back Office Systems
 - Terminal(POS, Kiosk, PC-POS, ...) Application
 - Business Intelligence system (BI)**Vice President, Business Development**
 - Managed, directly and indirectly, 10 personnel (Managers, Business Analysts, Business Developers, Product Managers, and Researchers)
 - Developing growth strategies and plans and Product Management.
 - Planning and overseeing new marketing initiatives
 - Generating new business opportunities in the area of electronic payment as well as building direct contacts with potential new clients
 - Coordination of proposal preparation

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- **Iran Argham Company, November 2016– April 2018**
on a **full time** basis (44 hours per week)
Vice President, Banking and Payment Systems Development
 - Managed, directly and indirectly, 80 personnel (Managers, Analysts, System Analysts, Developers, Testers, System administrator, and Project Managers)
 - Developed an IT strategic roadmap (Based on ITIL) and enterprise technical architecture for Banking and Payment Systems.
 - Creation organization-wide programs to stabilize the infrastructure, driving large-scale projects for Managers, Staff, Merchants and important customers (Iranian Banks) With the brand "SABA":
 - Banking Transaction System
 - Banking Transaction Monitoring System.
 - Card Management System. (CMS) (Credit Card , Debit Card, etc.)
 - Telephone Banking System.
 - Mobil Banking System
 - Internet Banking Systems
 - Settlement Systems (SSP)
 - ATM Management System.
 - Monitoring System for Self Service Devices .
 - SMS and Email Management System
 - Electronic Journal Management System
 - Automatic Exchange System (SARAF)
 - Business Intelligence system (BI)
 - Know your customer (KYC) System.
 - Expertly led enterprise technology projects from concept through implementation, with full accountability for timelines, milestones, risk assessment, and budget for Banking Customers.
 - Created a tremendously effective approach for team development by reinforcing commitment to the team, to ITIL practices, and to change management processes while increasing productivity and improving consistency.
 - Implementation and deployment of software standards such as DevOps
- **MAGFA Company, June 2017—April 2018**
Consultant of the Iranian National Tax Administration Organization
on a **part time** basis (approximately 50 hours per month)
Consultant of Point of Sale System Architecture and Security
 - Development of strategy, architecture and business plan for Innovative Business in Electronic Payment.
 - Compilation of the requirements for setting up and licensing for members
 - Development of standards and technical requirements and business requirements (more than 10 documents)
- **Amin Advisor Company, October 2017— April 2018**
Consultant of the JIRING Company
on a **part time** basis (approximately 50 hours per month)
Consultant of Electronic Payment System
 - Development of strategy, architecture and business plan for innovative businesses in electronic payment.
 - Review the requirements of Central Bank and SHAPARAK and provide solutions for compliance requirements.

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- **SHAPARAK Company, December 2014—November 2016**

SHAPARAK is the sole regulator of electronic payment industry in Iran that has 12 PSPs as its members under supervision. SHAPARAK also works as the national switch for acquiring electronic transactions.

on a **full time** basis (44 hours per week)

Vice President, Audit & Development

- Managed, directly and indirectly, 25 personnel (Managers, Analysts, System Analysts, Auditor, Team Leads and Project Managers) accountable for the on-going maintenance, development and implementation of projects for more than 4.5 million outbound merchants and 12 Payment Service Provider (PSP)
- Codification of standards and rules for electronic payment industry in Iran
- Audit and supervise payment service providers in Iran to ensure compliance with technical and IT security standards
- Developed the Audit Strategic Plan for Payment Network. (Audit Information Security requirements, Payment Switch requirements, Network Monitoring requirements, etc....)
- Monitor all electronic payment transactions to detect abnormal behaviors
- Enhance the culture of using electronic payment facilities among card holders and merchants
- Act as the operational lever of the Central bank for running national level projects.
- Grand experience in PA & PCI DSS and EMV.
- Working knowledge of Electronic Wallet.
- Survey and Study International payment Schema. (VISA , MasterCard, UPI, JCB, etc.)
- Survey and Study International payment systems and processes, Designed plan for improving the regulatory process.
- Analyzed and Designed plan for micropayment solutions and mobile payment.
- Analyzed and Designed payment systems and managed large-scale project.
- Analyzed and Designed Business model for Merchant Management System
- Analyzed Data, Designed Data Cleanse solutions and achieved business goals
- Published SHAPARAK Economic Bulletin (Monthly Bulletin) to analyze Payments, Markets and economic indicators.

- **Iran Kish Credit Card Company (KICCC), Tehran September 2013 – October 2014**

on a **full time** basis (44 hours per week)

Information Technology Director \ SHAPARAK Project Manager

- Managed, directly and indirectly, 60 personnel (Managers, Programmers, Programmer Analysts, System Analysts, Team Leads and Project Managers) accountable for the on-going maintenance, development and implementation of projects for more than 400 thousands outbound merchants.
- Created a solid foundation for growth by adhering to best practices for information management systems: Enterprise Information Management, Business Intelligence, Data Integration, Data Governance, Data Quality, Performance Management.

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- Expertly led enterprise technology projects from concept through implementation, with full accountability for timelines, milestones, risk assessment, and budget.
- Created a tremendously effective approach for team development by reinforcing commitment to the team, to ITIL practices, and to change management processes while increasing productivity and improving consistency.
- Developed an IT strategic roadmap and enterprise technical architecture to position the company for growth.
- Creation organization-wide programs to stabilize the infrastructure, driving large-scale projects for Managers, Staff, Merchants and important customers (Iranian Banks)
 - Merchant Management System (MMS)
 - Customer Relationship Management (CRM)
 - Business Intelligence system (BI)
 - SMS Management System (SMS)
 - Merchant Club and Loyalty System
 - Business Process Management Systems BPMS
 - Offline PM(OPM)
- Manage the development and implementation of PCI DSS and SHAPARAK Policies, standards, guidelines and procedures to ensure ongoing maintenance of security.
- **Geek Group, Barcelona July 2012 - March 2013**
on a **part time** basis (32 hours per week)
Senior IT Business Analyst, Designer and Programmer
 - Analyzing, programming, and maintaining software systems for Intelligent Parking Systems
 - Working on Communication modules for Pocket PC (Barcode Scanner)
- **ISC (Informatics Services Corporation), Tehran Apr 2008 - Sep 2011**
on a **full time** basis (44 hours per week)
Senior IT Business Analyst, Designer and Programmer
 - Analyzing, programming, and maintaining software systems for Card Management System of Iranian banks as a part of development team.
 - Working with International Standard ISO 8583 - Bank Card Originated Messages.
 - Developing some modules for HYPERCOM terminals to handle some required specification also responsible for testing and documentation of the project.
 - Working on Communication modules. Developing The ACE Driver to connect Core Switch with different type of terminals (POS, ATM, Pinpad) With C and C++ in Unix and Linux.
 - Designing and coding an interface, using triggers and service programs to handle Bill Payment Service.
 - Designing and developing Special Application and Reports for several banks with Visual C#.net, Silverlight and WPF.
 - Responsible for testing the whole mentioned programs.
 - Providing exceptional contributions to customer service for all customers.
 - Customizing Standards of Internal and Application Documents including:
 - Architecture of Banking Card System
 - Detail of Card Database
 - Response Code of Switch System

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- **ECMSC (Electronic Computing Machine Services Company) , Subset of Ministry of Finance, Tehran, Apr 2007 - Apr 2008**
on a **full time** basis (44 hours per week)
Supervisor (IT Business Analyzing & Designing and Programming Team)
 - Banking System Of Team IRAN Treasure For Ministry of Finance and Economical
 - Banking System
 - Opening & Closed - Government Banking Account System
 - Government Companies System
 - Special Revenue System
 - Restoration Public Banking Account System
 - Revenue System (Discovery of Smuggled goods)
 - Project Management with Microsoft Project
 - Identifying, investigating, and analyzing business processes, procedures and work practices
 - Taking responsibility for deploying functional solutions, such as creating, adopting and implementing system test plans, which ensure acceptable quality and integrity of the system
 - Modeling system with Rational Rose and using Rational Requisite Pro.
 - Programming with Visual Basic. Net and Microsoft SQL Server
 - Modeling system with Rational Rose and using Rational Requisite Pro.
 - Programming with Visual Basic. Net and Microsoft SQL Server
 - Design Layer architecture (5 Layer)
- **Khorasan Newspaper, Mashhad, Sep 2006 - Apr 2007**
on a **full time** basis (44 hours per week)
Senior IT Business Analyst, Designer and Programmer
 - Member of IT Group (Design Portal & Web Application)
 - Ordering System
 - Provide business solutions to meet the changing needs of the Department of Financial.
 - Designing and developing a Ordering & Purchase Management System Using UML, Visio, RUP, Rational Rose and Rational Requisite Pro.
 - Programming with C#. Net, ASP. Net and Microsoft SQL Server
- **Rezanakh Co.(Weaving Factories), Mashhad, Jul 2001 - Apr 2007**
on a **part time** basis (32 hours per week)
Supervisor (IT Business Analyzing & Designing and Programming Team)
 - REZANAKH Systems
 - Survey, Study and Evaluate relevant Business Models in IT Solutions and Products; Research on Information Technology emerging products and Solutions and Services benchmarking and performance evaluation.

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- Analyzing, modeling, designing and Developing a these systems Using UML, RUP, Rational Rose and VB. Net and Microsoft SQL Server
- Financial System, Production Saloon System, Dyeing Saloon System, Boned Warehouse System Analysis

Honors and Distinctions:

- **2018:** Acknowledgment for Paper “Comparative Study of the Credit Card Business Model in Iran with International Models and Providing Necessary Solutions”, Monetary & Banking Research Institute of the Central Bank
- **2018:** Certificate of the DevOps Foundation: Development & Operations, NISCERT
- **2017:** Acknowledgment for Consultant of the Iranian National Tax Administration Organization for Point of Sale System Architecture and Security, Magfa Company
- **2017:** Certificate of "Blockacine and Bitcoin", Amir Kabir University of Technology
- **2017:** Certificate of "Moving towards Digital Banking and its Approach to the Market in Iran", Monetary & Banking Research Institute of the Central Bank.
- **2017:** Certificate of "Modern Banking and Change Management in the Banking System", Monetary & Banking Research Institute of the Central Bank.
- **2017:** Certificate of "Core Banking Replacement", Monetary & Banking Research Institute of the Central Bank.
- **2017:** Certificate of "Principles of Negotiation and Consent", Iran Argham
- **2017:** Acknowledgments to participate in the panel "Challenges to the Legitimate Startup Financing", FINSTARS
- **2016:** Certificate of International Merchant Acquiring and Card issuing, CBI, Iran
- **2016:** Certificate of International Payment Fundamentals, NTT Security, Iran
- **2015:** Certificate of the foundation PCI DSS Mobile Payment, NTT Security, Iran
- **2014:** Certificate of EMV—CARDTEK , Istanbul, Turkey
- **2014:** Certificate of PCI & PA DSS—NTT Security, Iran
- **2014:** Certificate of ITIL V3 Foundation—NIS ICT
- **2010-2011-2012:** Certificate of consultation and supervisory efficiency of information and telecommunication technology (Design and development of software and databases) - Iranian ICT Guild Organization (Iran NSR)
- **2010-2011-2012:** Certificate of consultation and supervisory efficiency of information and telecommunication technology (Transmission and network and computer security) - Iranian ICT Guild Organization (Iran NSR)
- **2011:** Certificate of Achievement –Business Analysis Body Of Knowledge- Study Group (How to gather and document business rules?) - International Institute of Business Analysis (IIBA) - 2 Credit Hours
- **2011:** Certificate of Achievement –Business Analysis Body Of Knowledge- Study Group (How to Develop vision of an organization?) - International Institute of Business Analysis (IIBA) - 2 Credit Hours

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Membership:

- Australian Computer Society Inc. (Assessed to be suitable for “Systems Analyst”)
 - <http://www.acs.org.au>
- Iranian ICT Guild Organization (Iran NSR) (Counselor - Grade 3)
 - <http://www.iransnr.org/portal.aspx>
- Tehran Chamber of Commerce, Industries, Mines and Agriculture
 - <http://www.tccim.ir/>
- IRAN Management Association
 - <http://www.iranmanagement.org/>
- Iran Computer Security Society
 - <http://www.isc.org.ir>
- IRAN Project Management Association
 - <http://www.ipma.ir/>
- Iran Computer Society
 - <http://www.csi.org.ir/index.asp>
- Informatic Society of IRAN
 - <http://www.isi.org.ir/>

Teaching Activities:

- Sep 2011 :**Day Bank** , Tehran, Iran
 - Electronic Payment (ISO 8583) & Electronic Banking Card
- Feb 2004-Apr 2007: **Khayam University**, Mashhad, Iran.
 - Software Laboratory
 - Network Laboratory
 - Computer Architecture Laboratory
 - OS Laboratory
- Feb 2004-Apr 2007: **Kharazmi University**, Mashhad, Iran.
 - Computer Laboratory
- Oct 2004-Sep 2005: **Teach Center- Khorasan House of Industry & Mine**, Mashhad, Iran.
 - Software\ OS
- Apr 2004-Apr-2005: **Meshkat College**, Mashhad, Iran.
 - ICDL Courses For IRAN Governmental Offices
- Apr 2003-Apr-2004: **I3Center** , Mashhad, Iran.
 - ICDL Course For IRAN Governmental Offices\ MS Project\ Windows Server
- Sep2002-Apr 2003: **Khorasan College**, Mashhad, Iran.
 - Adobe Premiere Course
- Sep2002-Apr 2003: **Pasargad College** , Mashhad, Iran.
 - Designing Web Site Courses
- Sep2002-Apr 2003: **Khazarrayaneh College** ,Mashhad
 - ICDL Courses

References available upon request.