



# DILSHAD RASHEED YUSUF

## CONTACT

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## EDUCATION

- 2010-2014**  
**MAHATMA GANDHI UNIVERSITY, KOTTAYAM**
  - Bachelor of Commerce (B.Com.) Computer Software and Media Applications
- 1995-2009**  
**INDIAN SCHOOL BAHRAIN**
  - High School

## SKILLS

- Merchant Acquisition
- Account Management
- Negotiation
- Interpersonal
- Problem Solving
- Building Relationships
- Teamwork
- Time Management
- Leadership
- Effective Communication
- Critical Thinking

## PROFILE

Accomplished Branch Manager, Account Manager & Operations Team Lead with **12+ years** of work experience in the **banking and payments** industry. Managed portfolio of more than \$20M in processing transactions annually - diversified business mainly, POS, Payment Gateway, Wallet and Remittance. Skilled in Merchant Acquisition (POS re-selling & Payment Gateway) cross-functional teams, implementing best practices, Sales Management, Business Development, Team Leadership, and Customer Service.

## WORK EXPERIENCE

- Casheer Payment Services Co. W.L.L, Bahrain** 2022 - PRESENT  
Sales & Operations, Marketing & Business Development
  - Transaction monitoring, handling chargebacks & disputes.
  - Ensuring operational challenges are met in with regulatory requirements.
  - Conduct due diligence on new customers and perform periodic reviews on existing customers.
  - Monitory suspicious transactions and prepare ISTR if and when required.
  - Review and analyze customer transactions to identify potential AML risks.
  - Analysis of current market trends and competitors to identify improvements or recommend new products
  - Negotiate the terms of an agreement and close sales.
  - Gather market and customer information and provide feedback on market trends.
  - Act as a contact between a company and its existing and potential markets
  - Represent organization at trade exhibitions, events and demonstrations.
  - Identify new markets and business opportunities
  - Record sales and send copies to the sales office
  - Reviewing sales performance, aiming to meet or exceed targets.
  - Prepare sales report
  - Participating in sales team meetings.
  - Provide customers with quotations.
  - Visit potential customers for new business.
  - Assist customers and support for the product related issues.
  - Maintain solid sales pipeline.
  - Contributes to team effort by accomplishing related results as needed.
  - Co-ordinate and support IT & operations department in enhancement projects for new and existing services.
  - Reports direct to CEO & Chief Business Development Officer.

## CERTIFICATIONS

- Virtual Selling Essentials, BIBF
- Business Management, e-Learning College
- Internet Marketing, e-Learning College
- Selling Smarter, BIBF
- AML & Financing Crime Activities, One Global

## INTEREST

Travelling | Cooking | Cricket | Training

## ACHIEVEMENTS

- Sales & revenue growth for the year 2023.
- Apple Pay & Benefit Pay enabling on Payment Gateway (PG).
- Part of payments product enhancements project for schools.
- Onboarding partners/aggregators.
- Sales target achievement- 2017, Lulu International Exchange.
- Customer service excellence conference- 2014, Radisson Blue Hotel.
- MoneyGram interactive session- 2013, Bahrain Financing Co.
- Ethics in the workplace-2012, Dynamics Training Institute
- Performance management workshop-2012, Bahrain Financing Co.
- Best employee of the month-June 2011, Apparel Group.
- Catering service support- 2009, DO & CO.

### MyFatoorah, Bahrain

2020 - 2022

Sales, Operations & Marketing

- Generate leads and promote sales.
- Review and analyze customer transactions to identify potential AML risks.
- Ensure merchant threshold limit is in line with the KYC form.
- Maintain continuous business relationship with clients.
- On-Board new clients and support existing clients.
- Commission rate renegotiation: - Building new commercial relationships by renewing the existing contacts by renegotiating the offer.
- Provide excellent service and support in order to build strong relationship and resolve operational issues between clients.
- Promote MyFatoorah online payment application for both new and existing clients.

### Lulu International Exchange, Bahrain

2015 - 2019

Branch Manager and Product Manager

- Promoting app and creating awareness about it to the end user.
- Overlooking the transactions done through the app and achieving the set target.
- Handling customer complaints with regards to Lulu Money app transactions and sorting it in timely manner.
- Coordinating with concerned departments in sorting out any hindrances in the app for smooth functioning.
- Working closely with Lulu money team to upgrade and suggest better features to develop the app.
- Ensure daily branch operational activities are done in a smooth and timely manner.
- Schedule and assign shifts on weekly basis. • Manage customer queries and grievances.
- Ensure monthly targets are achieved in accordance with budgeted figures.
- Visit local businesses and ensure to bring in more customer through new leads.
- Planning marketing and branch awareness activities to improve the overall branch business.

### Bahrain Financing Co., Bahrain

2014 - 2015

Assistant Branch Manager

- Assist customers with requests and/or complaints; research account problems.
- Supervise teller balancing procedures; assist tellers with problems and questions on procedures.
- Order and issue teller cash as needed, balance the vault.
- Audit teller cash drawers regularly.
- Perform various clerical duties.
- Act as Branch Manager in their absence.

### Bahrain Financing Co., Bahrain

2011 - 2014

Sales Consultant

## REFERENCE

**Ramshid Kodumayil Mohammed Ali**

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Director of Sales

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**Sonu Ibrahim**

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