




# Asif Durrani

Driven by my **people-first** philosophy,  
I transform and **develop markets** through  
**strategic partnerships in digital payments.**

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## EXECUTIVE SUMMARY

Driven by my **people-first** philosophy, I transform and **develop markets** through **strategic partnerships in digital payments**. With extensive experience in fintech, digital payments, and financial services, I have worked across the full spectrum of payment technologies, including ATMs, POS, e-commerce, QR payments, tokenization, real-time payments, virtual cards, and digital wallets. I have successfully led market expansion, **business development, and revenue growth**, from establishing **national payment switches to representing global payment schemes**. With a proven track record of driving sales volume, **increasing transaction volume**, and **optimizing payment ecosystems**, I have built and scaled high-impact partnerships, shaping both local and international payment landscapes while **fostering C-level relationships** that drive **sustainable business growth**.

**Core Strength:** Digital Payments (*the Functional Knowledge*), Market Development (*the Industry Expertise*), and Strategic Partnerships (*the People Skills*)

## PROFESSIONAL EXPERIENCE

### ➤ **UnionPay International** | Country Manager – UAE & GCC | Aug 2014 – Present

Leading UnionPay's expansion across the UAE and GCC, driving strategic partnerships, card issuance, merchant adoption, and all form factor acceptance. Overseeing P&L, business strategy, transaction volume growth, and stakeholder relationships with acquirers, PSPs, fintechs, and payment gateways. Built key partnerships with merchants, tourism authorities, regulators, and duty-free operators.

#### Key Achievements:

- Established UAE as the first major market outside China for seamless contactless acceptance.
- Led issuance of 5M+ UnionPay cards, including tokenized (PayBy/Botim), and physical payroll cards.
- Negotiated 35+ strategic agreements with major acquirers, fintechs, and banks to optimize payment ecosystems.
- Launched QR payments, Debut e-commerce acquiring (MPGS, CyberSource) and enable Amazon & Noon.
- Partnered with UAE Central Bank for nationwide ATM acceptance & debut Jaywan co-badge card issuance.

### ➤ **TSYS International** | Senior Business Account Manager | Jan 2012 – Aug 2014

Managed key clients across the Middle East (Bahrain, Saudi Arabia, Qatar, Pakistan), overseeing revenue growth, contract negotiations, and project governance. Built strong relationship to drive business development, and revenue growth by signing multi-year commercial contracts.

#### Key Achievements:

- Closed TSYS's largest regional deal with Al Rajhi Bank valued over USD 5 Mln
- Launched Experian portfolio management for American Express in Saudi Arabia.
- Secured multi-year deals with Commercial Bank of Qatar and National Bank of Bahrain.
- Closed the largest system migration deal in Pakistan with Habib Bank & United Bank.

➤ **Visa International** | Business Development Manager | Aug 2008 – Jan 2012

Led Visa's market entry and expansion in Pakistan, managing relationships with all banks, regulators, and payment processors. Represented all global clients (Barclays, Citibank, HSBC, and Standard Chartered) at Visa global client forums to drive business development and increase transaction volume. Key responsibility includes new card issuance, portfolio growth, and spend stimulation strategies.

Key Achievements:

- Secured over USD 5Bln in payment volumes through strategic partnership agreements.
- Launched 10 debit and 7 credit card products, driving market adoption.
- Negotiated high-value incentive deals, achieving 10x portfolio growth by working on 5 consultancy projects.
- Worked with USAID & the Govt. of Pakistan to launch prepaid aid disbursement cards, and flood relief card.

➤ **1LINK (National Payment Switch)** | Vice President, Business Development | Jun 2005 – Aug 2008

Pioneered Pakistan's national payment switch, leading market development, team building, and payment infrastructure expansion. Built the brand in the country, and worked with Central Bank, Policy Makers, and Government Entities to drive financial inclusion in the Country.

Key Achievements:

- Grew 1LINK's membership from 15 to 30 banks, enhancing digital payment adoption.
- Launched the region's first real-time bill payment & mobile top-up solution.
- Develop product framework, policy document, and facilitate Board of Directors meetings.
- Introduced 5 Visa debit cards & 2 premium debit card products.

➤ **CAREER BEGINNING** | 2002 – 2005: I began my career at Union Bank & United Bank as an ATM Network Administrator, where I launched ATM and Visa Debit Cards and led portfolio migration.

## EDUCATION

- Doctorate of Business Administration (DBA) in Leadership | *Hult International Business School* | *Expected 2025*
- Master of Business Administration (MBA) in Management | *Hult International Business School* | *2022*
- Executive Education in Strategy | *Harvard Business School, Boston (On-Campus)* | *2014*
- Bachelor of Computer Science (Software Engineering) | *University of Karachi* | *2002*

## LEADERSHIP PHILOSOPHY

I drive transformation and develop markets through strategic partnerships in digital payments. Guided by my people-first philosophy, I empower teams to take ownership, build lasting client relationships, and drive business success. With experience across U.S. blue-chip companies, Chinese state-owned enterprises, and national payment switches, I have honed cultural adaptability, embrace diversity, and a deep understanding of regulatory complexities within the payment ecosystem.

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