

Mustafa Syed



Arbitrator Profile:

Over thirty four years experience as CEO, SVP Business Development, VP & Head of Professional Services, Tech Support to CEO, Manager e-Business Development, Head Professional Services Group- PKI, Technology Consultant, VP Solutions & Business Development, Operations Manager, Manager Y2K Project, Country IT Manager, In-charge Software Quality Assurance, Regional Co-ordinator, Development Manager, In-charge Communications.

- Good working experience with Information Security Standards like ISO-27001 and ANSI X9.79.
- Excellent understanding of AML analytics, local and international legislations, CTR, STR, compliance requirements & solution integration with core banking applications.
- Successful Project Management for System Implementation and System Integration, Y2K Certification of NiFT site involving hardware/ software upgrades and testing etc. and NIFTeTRUST, NIFT's PKI project.
- While at NIFT worked with Standard Chartered Cash Management Service Delivery to its customers.
- Thorough understanding of local legislation such as ETO-2002, Data Protection Act 2005, e-Crimes Act 2004 and Payment Systems Act 2007.
- Excellent understanding of gTLD, ccTLD, IDN (Multi-lingual Internationalized Domain Name), Authoritative Root Servers etc.
- Excellent understanding of WSIS (World Summit on Internet Society) & WGIG (Working Group on Internet Governance) initiatives and concept of cyber-squatting, usage of IDNs and conflicting domain names in cyber-crime.
- Analysis, Design and Development of Risk Reporting system for BCC Colombia.
- Extensive experience of Business & Product Development.

- Experience of setting up high-security data centre for PKI (compliant to ANSI X9.79 and ISO 27001 standards).
- Experience of creating policies for Business Continuity and Information Security.
- Experience of creating legal documents and contracts for PKI, Electronic Documents, cheque truncation etc.
- Experience in e-Commerce, EFT, PKI, Smart Cards, Credit/ Debit Cards, Automated & Electronic Clearance/ Settlement, EBPP, Voice messaging, Mobile Computing, etc.
- Experience in Image & Item Processing (Automated Cheques Clearance) as Operations Manager with NIFT Automated Clearing House.
- Extensive experience of document digitization and archiving.
- Experience in application development as IT Manager and/or Project Leader.
- Experience as In-charge Software Quality Assurance.

Achievements:

- Member Consultative Committee for Electronic Data Protection Law.
- Member of e-Commerce Task Force, Enlisted Consultant IT Commission, Pakistan.
- Executive Member of ContinuityPakistan (Independent BCP Forum).
- Represented NIFT at National Trade & Transport Facilitation Committee (NTTFC, Pakistan), Banking Working-group formulated by UNCTAD.
- Represented NIFT as Member, Y2K Committee formed by State Bank of Pakistan.
- Represented BCC Colombia as Member, Technical Committee for Swift Installation.
- Represented BCC Colombia as Member, Technical Committee for REDEBAN (shared ATM network).

Skills & Competencies:

Trainings:

Anti Money Laundering & Compliance

E-Commerce, processors & gateways

Public Key Infrastructure & Certificate Authority

UNIX Administration

Course on Introduction to ISO-9000

Short course on Public Data Networks.

Short course on ISDN.

Short course on ATMs / POS.

Short course on Microprocessor Architecture (Intel 8088, 8086 & 80286).

Other Skills:

Conducted a course for EGIBL on AML – Basic concepts and Risk-based Approach.

Assisted in AML course offered by Haydrian Corporation BankIslami and CresBank.

Spoke in various seminars on e-Commerce, IS Security, BCP, CA/ PKI, ECH, ACH & Electronic Document Management, Regulation & Compliance.

Excellent understanding of banking systems & procedures (deposits, trade finance, Forex etc).

Guest speaker at IBA & PAF-KIET (lectures to BBA & BCS students), NIPA.

Participated in workshops and forums on E-Crime Act, Data Protection Act, PS-EFT ACT for evaluating impact, suitability and applicability of these legislations.

Experience:

Haydrian Pakistan (SMC) Pvt. Ltd., Vice President, November 2006 – to date.

Current position as Head Professional Services, responsible for promoting Risk Management solutions, pre & post sale technical support, implementation, Project Management and consulting mainly for Haydrian's core product XM3 (Anti Money Laundering) solution.

Directly reporting to CEO for product promotion and also President for PS functions.

Domain Name Dispute Resolution Centre, Arbitrator, July 2006 – to date.

DNDRC (www.dndrc.com) is a not-for-profit organization to arbitrate and resolve disputes related to all domain names under .pk ccTLDs in association with PKNIC and under the ambit of ICANN (Internet Corporation for Assigned Names & Numbers) UDRP (Uniform Domain Name Dispute Resolution Policies). Currently hold positions as CEO and Arbitrator.

CubeXS Weatherly Pvt. Ltd., SVP Business Development & Operations, September 2006

– November 2006.

Reporting to CEO with responsibilities in the arena of Business Development and Operations for the only Tier-4 Data Centre in the country. Continue holding this position but only in advisory capacity.

NIFT (Pvt) Ltd., Technical Support to CEO, August 2005 – September 2006.

Current responsibilities include identification of new products and services, assist CEO in joint ventures partnerships etc, assist CEO develop policies/ strategic plans to achieve short medium and long term objectives, evaluate partners/ vendors, liaison with publicity companies to build company's image, build relationships with public and private sector, research and identification of target markets for new and current NIFT products and services, etc.

NIFT (Pvt) Ltd., Manager e-Business Development & Head of Professional Services

Group – PKI, July 2002 – July 2005.

Rejoined as Manager e-Business Development. Aggressively worked on setting up of first Digital Certificate Authority in Pakistan under VeriSign and WorldTrust global hierarchies.

In addition responsible for developing new products/ services and promoting NIFT's existing services like Item Processing, Document Processing and Remittance Processing systems/ services.

Working on Electronic Cheque Presentation (ECP) and Cheque Truncation, clearing and settlement through images. Electronic Bulk Clearing through Direct Credits and Direct Debits to facilitate bulk payments and collections. Headed Professional Services Group for PKI integration & deployment with customer systems and applications for SSO and digital signing/ notarization.

Also participated in Consultative Workshops by commenting on upcoming legislations such as e-Crime Act 2004, Data Protection Act 2004 & 2005 and Payment Systems – Electronic Fund Transfer Act 2005 as stakeholder.

National Electronic Payment Services Pakistan Pvt Ltd., VP Technology, October 1999 –

July 2002.

A technology company having strategic alliances with OASIS Technology, FirstEcom.com, Baltimore Technologies, Bull, etc., establishing itself as service bureau for e-commerce, Bank/ Branch Connectivity, Online Banking, Electronic Bill Presentment and Payment, shared ATM/ EFTPOS network for financial institutions in Pakistan, Smart Cards, Electronic Clearance/ Settlement and PKI Infrastructure.

NIFT (Pvt) Ltd., Operations Manager, July 1997 – October 1999.

A Cheque Clearing House owned by six largest Pakistani banks setting up a network of offices to automate daily cheque clearance and offer other Item Processing services.

- As Operations Manager I reported to the CEO and spear-headed areas such as Computer Operations, Inquiries, Data Control, Pick-up and Delivery of documents, Communications, Customer Services and co-ordination with vendors such as NCR and Data Works Inc.

- *Projects completed:* Software Acceptance Criteria devising; Software Acceptance Testing; Hardware/ Software Y2K compliance certification; Study for setting up Lahore centre; Automation of Returned cheques processing and Study/ Acquisition of Remittance Processing System.

Systems Services (Pvt) Ltd., Director Systems, April 1994 – May 1999. Distributors and Support House for ALLProfits Wholesale Banking Package developed by ALLTel Information Services, Hong Kong.

- As a part of four member team, installed following modules at Soneri Bank Limited:
 - Dealing Room (Forex, Money Market), Letter of Credit opening, LC Advising, Import Bills, Export Bills, Multi-currency Accounting, and Test keys.
 - Also installed and provided technical support for Test keys module at Habib Bank AG, Zurich, Prime Commercial Bank, Bank Al-Habib.
 - Supervised a team of two programmers developing an application to automate

Factory Floor, Stores and Sales, in FOXPRO and C language for Cotton & Cotton, manufacturers and retailers of men's garments.

- Developed an application to automate preparation of export documents in FOXPRO for PAKASIA Industrial Company, Hong Kong.
- Heading a two-member team to develop an application to automate Appointments, Patient's History and Accounts in FOXPRO for The Heart Centre (Clinic for Cardiovascular Diseases).
- Heading a two-member team currently working on development of the above application for The Heart Centre in Visual Basic.

House of Prudential (Group of Financial Companies), Manager Operations, Sept. 1992 - April 1994.

- Worked on testing enhancement and implementation of Accounting package for House of Prudential, Financial Companies developed in FOXPLUS (UNIX platform).
- Worked on specification, testing, enhancement and implementation of Certificates of Investment developed in FOXPRO for Prudential Investment Bank.
- Worked on specification, testing and improvement of Modaraba Management System developed in Oracle (UNIX platform) for Prudential Modaraba companies.
- Worked on testing and enhancement of Investment Portfolio Management developed in FOXPRO for House of Prudential companies.
- Worked on system's specification for Retail Banking Package for Prudential Commercial Bank under supervision of Executive Vice President, Systems & Operation.

Bank of Credit & Commerce Spain, IT Manager, Nov. 1990 - Dec 1991.

- Headed a team of four programmers to convert various applications running on

IBM 370/125 to VRX-COBOL (NCR-8565).

- As part of five members team completed a comparative study of three integrated Banking applications to replace the existing system.

Bank of Credit & Commerce, Colombia, Projects' Manager, June 1989 - Oct 1990.

As part of four members team studied the possibility of development or acquisition of an Integrated Banking Application to replace the existing system.

Heading a team of two analysts and four programmers completed following projects:

- Reporting of overdrawn accounts as specified under local law developed in VRXCBOBOL.
- General Ledger accounting and Central Bank Reporting developed in VRXCBOBOL.
- Data capture of cheques for Automated Cheque Clearance on PCs and transmission for off-line updating developed in RM-COBOL.
- Data capture, consolidation and reporting of payments and deduction of tax at source in RM-COBOL (UNIX platform).
- Calculation and reporting of Customers' Average Balances in VRX-COBOL.
- Off-line information interchange between Bank's FALCON System and REDEBAN shared ATM network, developed in BASIC.
- Conversion of application for the management of Consumer Credits approved by IBERIA and Eastern Airlines to RM-COBOL (UNIX platform).
- Conversion of Bank's Payroll Program to RM-COBOL (UNIX platform).
- Package for Risk Management and reporting, developed in RM-COBOL (UNIX platform).

Bank of Credit & Commerce International, July 1977 - June 1989.

United Bank Limited, July 1975 – June 1977.

Planning Commission, Ministry of Industries, Govt. of Pakistan, March 1973 – June 1975.

Education:

MSc. Software Development (2001-2003), University of Huddersfield, UK, (Special program

offered by KIIT, Karachi)

Bachelor of Science (Major Physics, Mathematics & Chemistry) from University of Karachi

year 1971.