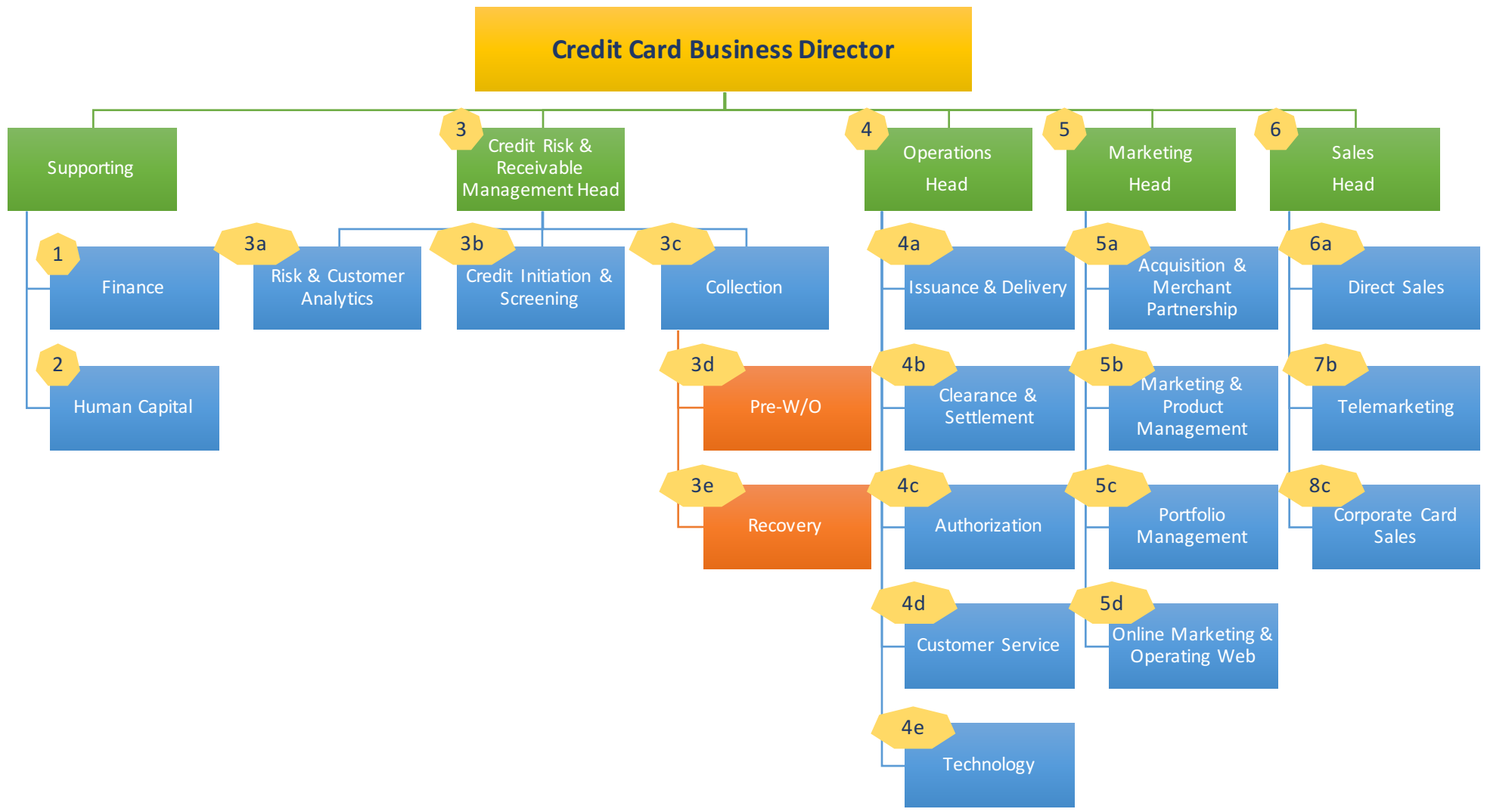


Organisation Chart of Credit Card Founding Team





Department	Level	Job Brief	Criteria/ Requirement	
			Basic	Functional
Finance	Manager	<ul style="list-style-type: none"> - Manage P&L , cashflow and reconciliation - Responsible for all financial information in relation to the balance sheet - Supervise and manage Finance & Accounting team, responsible for the staff development and to optimize their performance and professional growth. 	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	Finance & accounting background knowledge in Taxation, GL, AR/AP, Financial Statement, Bank Reconciliation Detail orientation
Human Capital	Manager	<ul style="list-style-type: none"> - Manage Talent Management process to ensure people capabilities within organization. - Perform effective Talent acquisition to support business, and perform excellence HRIS & operation - Supervise and manage HR team, responsible for the staff development and to optimize their performance and professional growth. 	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	Understanding of HC development & function Understanding of basic HRBP Strong knowledge of manpower Performance management concept People oriented

(3) Credit Risk & Receivable Management

Department	Level	Job Brief	Criteria/ Requirement	
			Basic	Functional
Credit Risk & Receivable Management	Manager	<ul style="list-style-type: none"> - Manage the implementation of the credit policy and procedures, and provide the necessary governance and controls for the credit function. - Supervise Credit Risk team, responsible for the staff development and to optimize their performance and professional growth. 	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> - Understanding basic Risk Management - Understanding of Financial analysis - Understanding of risk mitigation & compliance - Detail oriented
Risk & Customer Analytics	AM	<ul style="list-style-type: none"> - Perform a broad range of quantitative risk analysis to support CR Manager within Risk Modeling & Analytics, including scorecard development, predictive modeling, and validation activities 	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> - Strong analytical skills - Details oriented - Skill in analytical & modelling tools/SAS etc
Credit Initiation & Screening	AM	<ul style="list-style-type: none"> - Evaluate card applications appropriately in accordance with Credit policy and ensure all front end Credit verification checks are adhered to Auto policy. - Provide quality 'Credit verification' service in accordance with Service Level Agreements - Develop and maintain the necessary MIS for Credit approvals / reject 	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> - Understanding CI and screening process - Understanding credit risk - Potential for managing team

(3) Credit Risk & Receivable Management

Department	Level	Job Brief	Criteria/ Requirement	
			Basic	Functional
Credit Risk & Receivable Management				
Collection	AM	<ul style="list-style-type: none"> - Develop delinquency management standard - Manage team of Collection to manage the allocation and call action standard 	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> - People Management - Strong process management - Attention to detail - SLA commitment - High stress tolerance - Understanding call action standard
Pre-W/O	AM	<ul style="list-style-type: none"> - Develop strategy to collect customer in bucket x days, 30 days, 60 days ,90 days, 120 days , and 150 days - Manage team of Collection to manage the allocation and call action standard 	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> - People Management - Strong process management - Attention to detail - SLA commitment - High stress tolerance - Understanding call action standard
Recovery	AM	<ul style="list-style-type: none"> - Develop strategy to collect customer in bucket >= 180 days - Manage team of Collection to manage the allocation and call action standard 	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> - People Management - Strong process management - Attention to detail - SLA commitment - High stress tolerance - Understanding call action standard

Department	Level	Job Brief	Criteria/ Requirement	
			Basic	Functional
Operations	Manager	<ul style="list-style-type: none"> - Manage the daily activities for the operation group. - Designs and implements credit card operations policies and procedures and recommends changes to increase efficiency. - Performs operation function SLA for service excellence - Supervise and manage Operation team, responsible for the staff development and to optimize their performance and professional growth. 	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> - Strong people management - Process and detail oriented - Keeping up SLA set up & service excellence for activities related - Understanding of operation value chain & business process - Strong project management
Issuance & Delivery	AM	<ul style="list-style-type: none"> - Manage card inventory for issuance request and deliver to the customers. - Manage process and SLA for the issuance and delivery by working with relate parties, Constructing of issuing and delivery process 	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> - Strong SLA & Service orientation - Understanding of card issuance & delivery - Strong communication to 3rd party & related
Clearance & Settlement	AM	<ul style="list-style-type: none"> - Manage transaction reconciliation - Managing charge-backs 	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> - Understanding CC clearance & settlement process

Department	Level	Job Brief	Criteria/ Requirement	
			Basic	Functional
Authorization	AM	<ul style="list-style-type: none"> - Manage transaction authorization to statement generation. - Fraud Management 	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> understanding of authorization process Process & compliance
Customer Service	M2	<ul style="list-style-type: none"> - Manage team of customer contact officers for inquiry and complaint handling - Manage contact center service excellence 	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> - People Management - Strong process management - Attention to detail - SLA commitement - High stress tolerance - Understanding contact center framework
Technology	M2	<ul style="list-style-type: none"> - Perform IT support to deliver interconnection requirement for CC operation - Interfacing with Shinhan IT development team to ensure that card system development is on track; developing new user requirements for enhancements, managing UAT support. Responsibility for campaign execution 	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> - Understaing in IT software, core banking, office IT operation - Service orientation, Managing SLA



Department	Level	Job Brief	Criteria/ Requirement	
			Basic	Functional
Marketing Head	Manager	- Planning marketing product development roadmap, Perform brand development and marketing communication program	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> - Understanding of Marketing 101 - Creative analytical skills - Understanding product & profitability
Acquisition & Merchant Partnership	AM	- Perform CC Acquisition Strategy, Perform 3rd party acquisition partnership, Prepare cost of acquisition proposal, Manage team of acquisition	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> - People management skills & Leadership - Understanding direct sales - Sales planning & controlling - Understanding 3rd parties benchmarking & practice - Understanding sales scheme & program
Marketing & Product Management	AM	- Developing of Product planning , propose new product document, launch new product preparation, Manage the P&L for new product	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> - Understanding Marketing 101 - Understanding of product management - Understanding CC cost & revenue - Understanding credit risk
Portfolio Management	AM	- Prepare profitable portfolio analysis, Manage portfolio program, Responsible for CC P&L	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> - Understanding customer behaviour - Understanding customer analytical and recommendation
Online Marketing & Operating Web	AM	- Develop Communication strategy online and offline, Managing web optimazing	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> - Understanding digital and web management - Understanding digital customer behavior - Understanding GDN, SEO and any web optimization tools



Department	Level	Job Brief	Criteria/ Requirement	
			Basic	Functional
Sales Head	Manager	<ul style="list-style-type: none"> - Manage Sales Team to ensure target achievement from all sales channel - Develop sales acquisition planning , implemetation and control as per acquisiotn target - Achieve target sales from all sales channel - Prepare sales organization/staffing and sales scheme for productivity - Prepare Sales incentive & motivation program - Dealing with inter related function wthin organization - Build network for acquisition & 3rd party 	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent - Leadership 	<ul style="list-style-type: none"> - Intrapreneurship attitude - Understanding CC Market & acquisition - Excellent Direct sales experience - Strong Sales process
Direct Sales	AM	<ul style="list-style-type: none"> - Supervise & Manage team (Direct Sales Supervisor & Agent) - Manage Sales Agencies - Achievement to new sales acquisition - Set up direct sales team 	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> - Undesrtanding market in Direct selling - Sales planing & monitor - Excellent communication & coaching - Undestanding sales data & P&L - Understand sales process
Telemarketing	AM	<ul style="list-style-type: none"> - Supervise & Manage team (Telemarketing Supervisor & Agent) - Achievement to sales acquisition from telemarketing channel - Set up telemarketing team - Manage sales dashboard & productivity 	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> - Undesrtanding sales planning and monitoring dashboard - Understanding sales scheme development - Understanding sales productivity - Coaching Team
Corporate Card Sales	AM	<ul style="list-style-type: none"> - Supervise & Manage team (Telemarketing Supervisor & Agent) - Achievement to sales acquisition from telemarketing channel - Set up telemarketing team - Manage sales dashboard & productivity 	<ul style="list-style-type: none"> - Learning ability - Agile & strong achievement motivation - English speaking - Analytical Skills & Problem solver attitude - Excellent communication skills - Persistent 	<ul style="list-style-type: none"> - Understanding CC corporate market - Undestanding sales process - Sales planning and journey cycle for corporate



Thank You