

Andre van Schalkwyk

Curriculum Vitae

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SUMMARY

I am a seasoned Product and Technology Leader with the last 5 years of my career focused on building digital/virtual banks. This time has been spent building teams, working with and challenging regulators on the implementation of Digital and Cloud Native banking solutions to deliver disproportionate value to our customers.

I am currently the **Head of Delivery and Business Effectiveness for Mox Bank in Hong Kong**, one of the 8 new virtual banks launching in the region in 2020. Having previously led the **Product and Design teams of TymeBank** (previously owned by Commonwealth Bank of Australia), the first fully digital bank in South Africa.

My primary accountability and responsibility is to deliver the bank in Hong Kong leading our delivery teams to create and run a secure, reliable and sustainable bank.

Other areas of focus and responsibility include:

- Owner of for the Mox Technology Budget (\$40m+ USD P/A)
- Chair of the Mox IT Investment Committee (LPM)
- Definition, management and improvement of the Mox operating model
- Owner of the Mox Way of Work (driving agile and transformation throughout the business)
- Owner of our Change Management processes and performance
- Owner of business effectiveness and process improvement
- Responsible for all Technology Resourcing Strategy and Implementation

Other noteworthy pieces work:

- Defining and developing the TymeBank SME Product Proposition
- Launching TymeBank in 2019 - it currently has over 1.5m customers (April 2020)
- Launching the TymeBank Internet Banking platform
- Launching the TymeBank website
- Delivering several key Digitisation journeys to Standard Bank's Africa region as part of its overall digital transformation programme
- Launching the first Non-Face to Face Digital Account onboarding process to Absa / Barclays in South Africa
- Launching the first all in-one Digital account onboarding process for Transaction, Overdraft and Credit Card accounts for Absa / Barclays in South Africa
- Piloting the first implementation of Fingerprint Biometrics on ATMs for Absa / Barclays in South Africa

EDUCATION AND TRAINING

POSTGRADUATE

QUALIFICATION : MBA
INSTITUTION : Edinburgh Business School (Heriot Watt University)

QUALIFICATION : Bsc. Hons (Technology Management)
INSTITUTION : University of Pretoria (TUKS)

UNDERGRADUATE

QUALIFICATION : B Tech IT (Web & Application development)
INSTITUTION : Tshwane University of Technology (TUT)

EMPLOYMENT HISTORY

CURRENT EMPLOYMENT

EMPLOYER : Mox Bank (Hong Kong)
POSITION : Head of Delivery & Business Effectiveness
DATE OF SERVICE : June 2019 - Current

Responsibilities:

- Owner of for the Mox Technology Budget (\$40m USD p/a)
- Chair of the Mox IT Investment Committee (LPM)
- Definition, management and improvement of the Mox operating model
- Owner of the Mox Way of Work (driving agile and transformation throughout the business)
- Owner of the Change Management processes and performance
- Owner of business effectiveness and process improvement
- Owner of the end to end delivery lifecycle
- Responsible for all Technology Resourcing across Mox
- 3rd Party management and performance

PREVIOUS EMPLOYMENT

EMPLOYER : TymeBank
POSITION : Head: UX Design & Digital Channels, Head of SME
DATE OF SERVICE : April 2017 – July 2019

Responsibilities:

- Responsible for a R100m annual budget, a local delivery team and dotted line accountability for a Vietnamese delivery center of 80+ developers
- As Chief Product Owner for SME I am responsible for the product vision, features, developments and overall success of the organization's SME products
- Responsible for all Design (UX and UI) of all TymeBank's Banking Channels. Products include: Money Transfer Kiosk, Banking Kiosk, External Website, Internet Banking, Banking App, SmartPOS and USSD
- Responsible for all Front-end Development and Integration of all TymeBank Banking Channels. Products include: Money Transfer Kiosk, Banking Kiosk, External Website, Internet Banking, Banking App, SmartPOS and USSD
- Driving sales and service adoption volume for key Consumer and SME products across the Digital Channels
- Managing the process leading into, during and after the major releases for the Digital Team alongside the Project Management Office and key stakeholders
- Partner with business stakeholders and the technical teams to define and clarify business requirements
- Lead Digital Product Owners and stakeholders in defining the minimum viable product (MVP) for releases, successive iterations and horizon mapping
- Liaise regularly with technology leads to understand technical implications, prioritise development and make decisions about technical direction
- Work closely with business stakeholders (e.g., product managers, risk, compliance, legal, finance) to understand business imperatives, rules of engagement & expectations
- Accountable for ongoing stakeholder engagement to ensure that all project scope decisions are understood and agreed to and that all their needs are met
- Actively involved in driving continuous improvement activities for the broader business and Digital Channels Team, including changing the team structure to fit the rapidly evolving nature of the business
- Accountable for ensuring all work results delivered by the scrum teams are of high standard

EMPLOYER : TymeBank
POSITION : Senior Product Owner
DATE OF SERVICE : January 2016 – March 2017

Responsibilities:

- Ownership, development and management of the Internet Banking roadmap
- Responsible and accountable for the end to end development of the responsive Internet Banking platform
- End to end development of the TymeBank Banking Kiosk and origination processes
- End end to end development of the TymeBank corporate website
- Oversight of the TymeBank Intranet development
- Vendor management, contracting and negotiation of engagements
- Team development and management
- Contribute to the development and execution of the SME value proposition

EMPLOYER : Standard Bank - Rest of Africa
POSITION : Customer Experience and Digitisation
DATE OF SERVICE : April 2015 – December 2015

Responsibilities:

- Customer Experience lead for the Rest of Africa (14 African countries including Ghana, Namibia, Kenya, Uganda etc.)
- Digitisation of the 9 primary customer journeys outlined for 2016 and beyond
- Ideation, development, management and commercialization of new initiatives
- Contribute as subject matter expert in the digital and customer experience areas on all new and existing programmes
- Agile team development, training and facilitation of programmes

EMPLOYER : Absa / Barclays Africa
POSITION : Business Architect (VP) – Business Transformation
DATE OF SERVICE : October 2014 – April 2015

Responsibilities:

- Product Owner for Absa's 4 Customer Journey Programmes - Browse, Join, Buy, Use (process re-engineering, capabilities development and organisational change)
- Responsible for overall quality of the developed solution

- Oversee business analysis and customer experience work streams across the 4 customer programmes
- Re-engineering of the customer on boarding process across all channels, products and platforms
- Programme and Project Management, agile project management
- Development of business cases and customer value propositions

EMPLOYER : Absa / Barclays Africa
 POSITION : Innovation Manager (VP) – Digital
 DATE OF SERVICE : October 2013 – October 2014

Responsibilities:

- Digital innovation capability lead
- Programme and Project Management, agile project management
- Setup, management and execution of large software development projects with large cross functional business unit teams leverage agile methodologies
- Idea incubation and development of ideas from proof of concept, pilot through to full implementation
- Development of business cases and customer value propositions
- Manage all funding requests and management of finances throughout the project and product lifecycle
- Process re-engineering (legacy banking processes into new innovative solutions and opportunities)
- Develop market intelligence to understand the global and South African banking landscapes
- Vendor management (compilation and review of RFIs, RFPs and proposals)

EMPLOYER : Absa / Barclays Africa
 POSITION : Innovation Manager (VP) – Digital
 DATE OF SERVICE : October 2013 – October 2014

Responsibilities:

- Development, management and execution of Deloitte South Africa’s digital and social media strategies
- Channel owner – Deloitte.co.za, Deloitte Intranet, Deloitte Blog, Deloitte Social
- People development and budget management
- Development and execution of C-suite digital and social media training programs (physical training material and training sessions)

- Assist in planning, implementing and managing social media efforts for special events (Twitter and social media campaigns)
- Development and management of Deloitte's internal SEO strategy and online marketing initiatives
- Vendor procurement and management for digital and social media initiatives
- Omniture and Google analytics reporting, monitoring and interpretation of web trends and traffic for business unit owners
- Oversee Online Reputation Management software and reporting on behalf of the digital team
- Manage creation of intranet spaces like blogs, document libraries and web forms on Microsoft Sharepoint Server to support business unit activities
- Management of development vendors and content management Deloitte mobile applications for iPhone, iPad, Android and Blackberry

Other employers to note:

- **AfriGIS:** November 2010 – October 2011 (Project Manager)
- **Deloitte SA:** November 2009 – November 2010 (Digital Consultant)
- **MLS iGroup:** June 2007 – November 2009 (Snr UX Designer / Digital Marketer)
- **Verpakt Management Services:** January 2006 – June 2007 (UX Designer)

REFERENCES : Andrew Morrison (GM: Customer and Product)
+61 455265 007

: Armand van der Merwe (Head of Flow)
+27 (0)73365 9243

Please be sure to contact me before contacting any of the referees listed above.