

Personal Information

FIRST NAME / SURNAME Denys Garasiuta

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NATIONALITY Ukrainian

DATE OF BIRTH 03 November 1982



Work Experience 21 years in Banking sector

DATES May, 2021 - present time

EMPLOYER / ADDRESS **JSC Oschadbank**

POSITION **Advisor to the chairman of the board**

RESPONSIBILITIES SME curator, sales, operational and digital transformation.

DATES March, 2018 - March, 2020

EMPLOYER / ADDRESS **Sberbank Ukraine**

POSITION **Board Member, Head of Retail and SME**

RESPONSIBILITIES

- Two Bank's business lines supervising and growth: Retail and SME Banking (64 employees in direct report in the Head office, 80 employees - in Call center, 600 - in Branches)
- Banking product development for Individual clients, Private Entrepreneurs and SME.
- The ideologist and the sponsor of the project for the opened online-banking implementation (inHouse development of WEB, iOS, Android platform). UX/UI designers and business analytics were in direct report
- Traditional online-banking development (SBOL - for Individual clients and iFobs - for SME, vendor's platform)
- Banking products and services marketing promotion strategy creation and implementation for both online and offline channels (Website, Facebook, messengers, products' and PR polygraphy)
- I was a sponsor of all innovative projects on payment tools and services implementation in Bank, such as: G-Pay, ApplePay, 3DS2.0, cross border P2P, internet acquiring, etc
- I was a curator of offline sales network (106 branches, 185 ATMs, 3500 POSes)
- The curatorship of Agents/Partners' products sales in Bank. There were implemented: electronic insurance policy sales process via the EWA platform,

- AlfaBank's credit products sales, payment cards delivery by outsource courier company, salary projects line development
- Online training platform <https://teachbase.ru> set up for front office staff.

DATES April, 2015 - March, 2018
EMPLOYER / ADDRESS **Sberbank Ukraine**
POSITION **Head of Retail and SME Sales Department**

- RESPONSIBILITIES**
- All Bank's sales channels organization and development
 - Improving the customer engagement and service system for such segments as: Mass Individuals, Affluent Individuals, Premium Individuals, Private Entrepreneurs, Small and Medium Businesses (till 50 mln. UAH)
 - Staff motivation scheme development for both Retail and SME Business lines (for Branch and Head office employees)
 - The new Business Service Model creation and set up, including implementation of the new customer's segmentation, new Branch Office's formate and Service zones in Branches
 - Remote channels development such as: Online banking for Individuals, Client-banking system for SME, Website, Call-centre, ATMs.
 - Customer engagement and product sales partners' channels development
 - Multichannel Banking project implementation (key Product owner role).

DATES September, 2012 - April, 2015
EMPLOYER / ADDRESS **Sberbank Ukraine**
POSITION **Head of Retail and SME Sales organization Department**

- RESPONSIBILITIES**
- All Bank's sales channels organization and development
 - Customer engagement and service system creation for such segments as: Private Mass, Private Affluent, Private Premium, Private Entrepreneurs, Small and Medium Businesses (till 50 months UAH)
 - Staff motivation scheme implementation for both Retail and SME Business lines (for Branch and Head office employees)
 - Service quality control and problem escalation systems set up and development
 - Branch managers support service creation and development (03, Service Desk system for Front office staff)
 - Remote channels development such as: Online banking for Individuals, Client-banking system for SME, Website, Call-centre, ATMs.

DATES February, 2006 - September, 2012
EMPLOYER / ADDRESS **PrivatBank, Head office**
POSITION **Deputy Head of Credit Card Business, Head of Department**
Head of Retail Business Sales Department

- Branch operational service managers work organization (the second biggest profession - 3 500 employees)
- Creation of multipurpose product sales motivation system for all Bank's employees of all jobs and all levels
- Commercial enterprises' salary projects development
- Banking product remote sales technology development
- Project development of staff attendance records for Bank's salary projects

DATES January, 2005 - February, 2006
EMPLOYER / ADDRESS **PrivatBank, Cherkasy**
POSITION **Head of Plastic Card Servicing Department**

DATES February, 2004 - January, 2005
EMPLOYER / ADDRESS **BNP Paribas Ukraine (Ukrsibbank), Head office**
POSITION **Leading specialist of Card Products Department**

DATES September, 2001 - February, 2004
EMPLOYER / ADDRESS **PrivatBank, Cherkasy**
POSITION **Head of Card Products Promotion Division**
Economist of Card Products Division

Education and Training

DATES 1998-2004
QUALIFICATION AWARDED **Specialist degree, Banking**
INSTITUTION Cherkasy Banking University of National Bank of Ukraine

LANGUAGE SPOKEN Russian, Ukrainian
OTHER LANGUAGE(S) English (pre-intermediate - the first time i will need an interpreter)