



Ayat Hosseini

Chief Business Development Deputy

and co-founder,

Zeepay co.



Capable of managing disruptive businesses and development of value chain enterprises.

Skills and proficiency

Business renovation and transformation by approach of resilience system:

- Market oriented and business development
- Digital transformation
- Development of a growing innovation ecosystem in a participatory economy
- Improve the resilience strategy

Professional experience since 1999 ...

Summary of last 10 years professional experience

2023- since now	Chief Business Development Deputy and co-founder ,Zeepay Zeepay is an electronic payment wallet that provides international services based on the Visa and Mastercard networks in Istanbul. My responsibility is to develop new markets and growth and partnerships to create added value in other countries.
2022- since now	Vice Chairman of the Board of Directors at Finodad
2021- since now	Digital transformation consultant, Bank Melli Iran <ul style="list-style-type: none"> - Design, implementation and operation data driven, go digital and be digital strategies. - Development of innovative businesses in line with financial group's business. - Digital Banking. - Development of digital oriented organization culture. <p>Development of digital hubs.</p>
2022- 2023	CEO, Finodad (Bank Melli Iran innovation center) Finodad's mission as an innovation, technology and business hub in banking and financial industry is to support all business development



stages from seed to IPO. This center looks beyond investment activities and wants to build a collaborative institution in the digital ecosystem in line with corporate venture capital (CVC) and Neo banking focusing on embedded finance.

- Setting up, implementation and structuring the center with its different domain of activities.
- Development of innovative businesses in line with financial group's business.
- Collaboration with disruptive organizations for creating banking oriented modern businesses.

2022- since now	Business coach in Faradis Gostar Kish Co. Investor in Fintech
2022- since now	Business coach in Sampo Digital Sampling Startup
2022- since now	Business coach in Chashmandaz Group Provider of information technology solutions in industries
2022- since now	Founder, LIYBO A startup in the field of personal library sharing with categories
2021 - since now	Member & Consultant, Technology Council of Jihad University Information and Communication Technology Incubator.
2017-2022	Founder and CEO, Neshaneh Group Neshaneh Group was founded to be the home for transformation of enterprises by resilience approach. By developing the platform, we created new business lines next to our consulting services. <ul style="list-style-type: none">- Rata Crowdfunding platform.- Rama Customer loyalty Club.- Kahkeshan Soheil inter-organizational social network.- Nabz Business Intelligence platform in banking industry.- Bordbar intercity transportation platform.- Kholase news agency.- Group of six services:<ul style="list-style-type: none">▪ Research and analysis▪ Creative group▪ Marketing and brand strategy▪ Web and mobile application programming▪ Big data▪ Organizational culture
2017- since now	Co-founder, Hamboodgah (book lovers' social network) Strategic leader and business developer.
2016- since now	Consultant, Sharif University Science Park. Culture developer and delivering innovation ecosystem lessons learned.



2016 -2019

Deputy director of Research and analysis/ Branding of Market proliferation department, Ayandeh Bank.

- Design and implementation of resilience.
- Design, Analysis and implementation of banks digital transformation projects.
- Development of banks data-driven analysis infrastructures.
- Customer awareness and engagement.
- Design and implementation of banks digital transformation strategies.
- Marketing transformation and Brand development.
- Design and development of banks business strategies.
- Design and implementation of banks marketing strategies and developing new regional market sectors.
- Design and implementation brand strategies.
- Implementation of marketing transition and brand development through participatory model.
- Daily research and analysis of banks customers, products and competitors.
- Internal marketing transition
- Increasing brand attachment level.
- Increasing employer's engagement level.
- Increasing internal brand awareness.

2016 -2019

Investment and innovation development Consultant, Informatics services corporation.

- Design and implementation of internal accelerators for creating a CVC division.
- Investment and valuation consulting of selected startups.
- Development of entrepreneurial culture aiming for innovative investment.

2016 -2019

Member of investment committee, Partian venture capital.



2012-2016

Vice-president, Pishgaman Amin Sarmayeh Pasargad (SHENASA)

Due diligence vice-president

- Design and implementation of venture capital procedures (VC).
- Active in the development of the national entrepreneurial ecosystem.
- Evaluation and analysis of more than 2500 startups, ideas and plans.
- Participation with the entrepreneurial ecosystem of other players.
- Early participation in founding Iran venture capital association.
- Investment development in biotechnology and other high-tech industries.

2009-2012

Brand and strategy manager, Pasargad Arian information and communication technologies (FANAP).

- Design and implementation of FANAP group brand strategies
- Design and implementation of marketing strategies.
- New market development.

2009-2013

Brand consultant and member of red women's committee, Persepolis football club.

- Starting the red woman's committee of the club.
- Design and implementation of Fanclub

Education

2012-2014

Master of information technology management, Shahid Beheshti University

- Thesis: brand valuation model in information technology industry; case of Chargoon company.
- Degree: excellent

2009-2010

MBA, Marketing strategy. Industrial management organization.

- Thesis: brand valuation model in financial industry.

2008-2009

EMBA, Industrial management organization.

1999-2005

Bachelor in solid physics. Azad University- Central Tehran unit.

Project: Simulation of optical parts (commercialization with the iyat brand)



Professional Courses

- Sustainability performance report based on GRI reporting standards, Ayandeh Bank, 2016.
- Sustainability performance report. GRI00. 2016.
- Active engagement in learning and application of tools and techniques. Farazan congress. 2015.
- Technological contracts law and intangible asset valuation. Entrepreneurship funds and venture capital association. 2015.
- Intensive short-term dynamic psychology (ISTDP). Dr. Alireza Tahmasb, 2014.
- Cognition and analysis of mental profile by SWAP200 Model. Dr. Alireza Tahmasb. 2014.
- Brand valuation, Pasargad bank brokerage. 2014.
- Startup negotiation and agreements (SHA). Farabourse. 2016.
- PERSONAL ADAPTION. SAATA association. 2014
- TA International. SAATA association. 2014.
- Brand strategy. Rahbaran international group. 2013.
- Contracts law, knowledge base companies' law, tax and insurance. Entrepreneurship funds and venture capital association. 2012.
- STOCK VALUATION. Sharif university. 2013.
- Management and technology, Management and technology international congress, iramot, 2011.
- Article Writing Workshop, 2010

Interviews

- Beroz TV program, Neobank content, 2023
- News TV program (20:30 News), Innovation in the banking industry, 2022
- Persian Women in Tech, interview with entrepreneur women in technology 10th episode, 2021.
- Mavara podcast, individual and organizational resilience, October 2020.
- Radio Tehran, better knowledge. Women and entrepreneurship, September 2021.
- Hot microphone, online interview, June, 2021.
- Where am I in my dream path? Bititr online media, June, 2021.
- Bistasi coffee, why should we take having income seriously? April, 2021.
- 100startups, characteristics of sustainable teams, March 2021.
- Donyayeh Eghtesad Newspaper, three super challenges of Iranian startups, March 2021.
- Tolou Live TV show, woman entrepreneurship, February 2021.
- Afra campaign. Entrepreneurship culture excellence, February 2021.
- 100startups, there is no such thing as a failure, February 2021.
- Donyayeh Eghtesad Newspaper, covid 19 is an opportunity for startups. December 2020.
- Shanbeh weekly, entrepreneurial Yalda. November 2020.
- Rahepardakht, The shadow of the stock exchange on the business environment, 2020



- Instagram Live with Arash Sorouri, technological program director. 2018 Challenges, April 2019.
- Tolou Live TV show, woman entrepreneurship, February 2019.
- Shanbeh weekly, worrier like me. December 2018.
- 10 o'clock podcast. Entrepreneurial ecosystem influencers, November 2018.
- Shargh newspaper, smart city and digital economy, November 2018.
- Pool news agency, dynamic economy's key in the hand of startups, August 2018.
- Asre Tarakonesh monthly. Organizational transition through startups; a must or a choice, 2018.
- 2018 Elecomp, from entrepreneurship to renovation, July 2018.
- Tehran book garden, failure and success of girls and woman in ICT Day, May 2018.
- Elecomp pitch, successful startups, August 2016.
- Sena.ir, Crowdfunding to realize ideas, 2016.
- The role of innovative businesses in the digital transformation and re-creation of the financial organization, the seventh annual conference on electronic banking and payment systems, 2016 (article)
- Café Noavari TV Show. woman entrepreneurship in ICT, 2017.
- Innovative entrepreneurship Vcast. Business renovation, 2017.
- Every woman is a hero campaign, 2017.
- Jam e Jam newspaper, The alphabet of entrepreneurship, 2017.
- Hamshahri newspaper, Be your own boss, 2017.
- Innovative entrepreneurship Vcast. Necessary characteristics for getting a fund. December 2017.
- Forsate Emroz, Trust women's ideas, 2016.
- Kelid Saturday Vcast (episode 8th) one day with me. June 2016.
- Our lives were not a tail, helping with growth and development, 2015.
- Kelid Melli, Persistence and self-belief are the keys to success, 2015.

Social Activities

- Member of the Neobanks and Credit Services Committee, the 8th Iran Transaction Exhibition.
- Iran Betalist founder. A directory of Iran startups.
- The business coach of Kimia's experimental educational plan, Sharif University.
- Member of technology committee of Rouyesh Jahad Daneshgahi incubator.
- Real member in Iran venture capital association.
- Real member of Iran computer guild organization.
- The chairman of the jury of Elecomp Stars 2017.
- Member of the scientific committee of the first national meeting of Iran's bioeconomy and biomarker, 2016.
- Member of board of trustees of Bavar self-awareness and empowerment population, 2016 ~ 2021.
- Member of Iran venture capital association industry committee.
- Member of woman consulting committee, national entrepreneurship management meeting.
- Member of board of trustees of Mahban Charity.
- Aftab Farsi portal consultant.



- Saba high school alumni CEO.
- Founder of cocoon to fly, since 2006.

Teaching

- Resiliency strategies training course, Mahan Institute, DBA course, 2022.
- Individual development roadmap. Sharif university, December 2021.
- Failure of others can be the cheapest asset for us. Techno sharif innovation academy, December 2021.
- Resilience; a necessary skill in today's life. Techno sharif innovation academy, December 2021.
- From skill to work workshop, October 2021.
- Individual and organizational resilience workshop, June 2021.
- Entrepreneurial and Resilience approach. Vidcom, June 2021.
- MVP workshop, Jahesh academy, April 2021.
- A must or a choice; startup in organizational transition. Rayka Ad, June 2019.
- Selection, presentation and negotiation with investors. Webyad, February 2017.
- Neuroscience Congress, development of start-ups, 2017.
- Training course on design thinking for innovation, 2016.

Speeches

- Panel of Mobile and Fintech Industry Event, Mobile ecosystem event, 2023.
- Panel of women entrepreneurs, Vidan meet 2022, 2022.
- Relay on your capabilities and make your dreams come true. Carmony of celebration of female chefs and entrepreneurs in the food industry, August 2021.
- Resiliency, Amirkabir University, august 2021.
- To stay, you have to be resilient and nothing more. Covidaneh. April 2021.
- Resiliency, the festival of knowledge-based and creative entrepreneurial women of Iran, 2021.
- TEDeX speech, Isfahan. December 2018.
- Innovative business role in organizational renovation. Innotex. June 2018.
- The conference of new solutions and sales tools, 2017.
- The third international brand conference, the role of myths in the brand, 2014.

Entrepreneurship Event Judge

- Mana warm camp judge, August 2021.
- Panel manager in seventh Chameh event regarding future government ecosystem and regulatory challenges, 2020.
- Judging board member in sixth Elecomp Stars, 2020.
- Judging board member in 100 Start-ups event, 2020.
- Final stage judge in Innotex startup exhibition, 2020.
- Judging committee in 11th, 12th, 13th, and 14th web and mobile festival.



- Proton entrepreneurship event judge. December 2019.
- Judging board member Rayanks. June 2019.
- Startup Weekend of the University of Medical Sciences, 2018.
- Startup Weekend of the Khalij e Fars University, 2018.
- Fanavard event judge. July 2016.
- Elecomp Stars, 2018.
- Judge of the 9th Entrepreneurship and Business Development Festival, Sharif University, 2018.
- Elecomp Stars, Judge and Speaker, Kerman Province, 2017.
- Judge of Entrepreneurship School, Region 2, 2017.
- Content entrepreneur event, native searcher services, 2017.
- Judge of the 8th Entrepreneurship and Business Development Festival, Sharif University, 2017.
- Judge of Entrepreneurship School, Region 2, 2016.
- Scientific committee of first bio-economy meeting, February 2016.
- Judging board member Iran Zist Bazar entrepreneurship festival, February 2016.
- Final stage judge in biomedical engineering market idea. Amirkabir university, January 2016.
- Sharif 7th entrepreneurship and business development festival judge, 2015.
- Semi Final stage judge in market idea. Amirkabir university, June 2015.
- Final stage judge in Startup Triger. Sharif university, May 2015.
- Startup Weekend of the Honar University, 2015.
- Final stage judge in 12th national Sheikh Bahayi fanafarini festival, May 2015.
- Final stage judge in first national business plan students Olympic, May 2015.
- Final stage judge in second innovation challenge award of Tehran computer guild organization, March 2015.
- Final stage judge idea ring event, March 2015.
- Final stage judge in bridge entrepreneurship conference. Berlin 2015.
- Final stage judge in Sharif 6th entrepreneurship and business development festival (VC Cup). December 2014.
- Qazvin Startup weekend, October 2014.
- Tehran university Startup weekend, March 2014.
- Tehran Startup weekend, January 2012.
- Third Tehran Startup weekend, Amir Kabir university, January 2012.
- First Tehran Startup weekend, September 2011.

Analytical articles

- Industrial revolution 4.0; all-encompassing ecosystem and opportunities for startups, Donyayeh Eghtesad Newspaper, October 2022.
- Digital transformation is not about tools, Donyayeh Eghtesad Newspaper, September 2022.
- Organizational resilience and data driven approach; 18th international management conference. Alameh Tabatabayi university, December 2021.
- Solutions for development of the national startup ecosystem, Payvast monthly, May 2021.
- Success is a path, kafe Neshooni, May 2021.
- Proper ecosystem for startups. Donyayeh Eghtesad Newspaper, March 2021.
- Bank customers' loyalty, why and how? Digital banking electronic magazine, December 2019.
- Covid-19, opportunity for business, Donyayeh Eghtesad Newspaper, December 2019.



- Smart city and digital economy, Shargh newspaper, November 2018.
- Let's show Iranian products production process, Etemad newspaper, May 2018.
- Complex and unpredictable nature of entrepreneurship and innovation, Shanbeh weekly, March 2018.
- Digital earthquake of market's upstarts, Donyayeh Eghtesad Newspaper, December 2017.
- Innovative organizations don't fail, Peyvast monthly, December 2017.
- Marketing myopia; the reason for startup failure. Shanbeh weekly. August 2017.
- Logo effect on Iran banks and insurance companies' brand, Donyayeh Eghtesad Newspaper, May 2017.
- Innovative business role in digital transition and renovation of a financial organization. Seven annual meetings in electronic banking and payment regimes, February 2017.
- EVALUATION OF BRAND EQUITY IN SOFTWARE COMPANIES: CASE STUDY OF CHARGON, Journal of Entrepreneurship, Business and Economic, June 2016
- Foreign investment is the key for entrepreneurship. Shanbeh weekly, November 2016.
- Select your investor right. Shanbeh weekly. October 2016.
- What is a good idea's characteristic? Shanbeh weekly. September 2016.
- Brand equity evaluation in software companies. 4th international management conference, January 2015.
- Image belief named dream (how to talk to an investor?). Payvast monthly, December 2014.
- Loyalty and customer values. Digital banking electronic magazine, April 2013.
- Branding; the competitive advantage of banks. Bank and insurance website, August 2010.
- From idea to loyalty, Chaharbagh Research Analytical Journal, April 2010.
- Deliver proper services to get successful! Digital banking electronic magazine, July 2009.

Books

- The Rainforest: The Secret to Building the Next Silicon Valley. 4th edition. Victor W. Hwang (Author), Greg Horowitz. Translation into Farsi: Ayat Hoseini and Yagoub Zahedi Anbardan. (5th edition)
- Venture Deals: Be Smarter Than Your Lawyer and Venture Capitalist. Brad Feld (Author), Jason Madison (Author). Translation into Farsi: Ayat Hoseini.