



Ray Chu

BUSINESS - FINANCIAL
SERVICES (CARDS)

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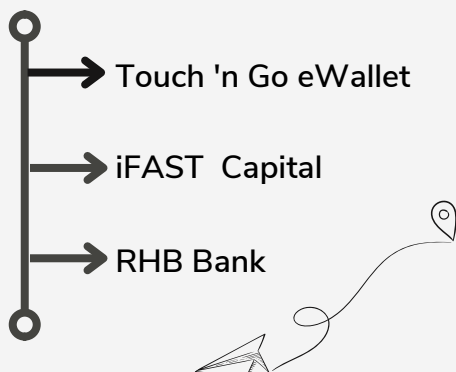
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Kuala Lumpur, Malaysia

ABOUT

Multi Award Winning Marketer who constantly challenges myself to excel and strive to achieve and contribute tremendous values & successes for the organization and/or society, in close partnership with teams/associates. Also continuously develop & enhance my skills and experience and build strong relationships and networks.



ACHIEVEMENT

Malaysian CMO Awards 2021

- Rising Marketing Star

- Awarded the Rising Marketing Star in 2021 at the age of 22, is an honor to be recognized for the Marketing Initiative and efforts by the esteemed judges at Marketing Magazine

Youth Council at RHB (2019-2022)

- Initiated sustainability pledges with Journey to zero waste sharing session. Also, RHB fly-Cycle promotes health & fitness and Mental Health awareness through posters & talks to provide guidance to get through the pandemic.

Volunteer as Talent for RHB Treasure 100 Product Video (2022)

- Experiencing being a talent in producing a product video with professional crew and cast

1st Place Winner in Victoria Esport Association CSGO Competition (2019)

- Forming my team by recruiting individual skills that fit the roles in the team and being the captain/caller in game that guided the team in winning the competition

Youth Theatre - Helen O'Grady's Children Drama Academy (2006-2010)

- Progressing to become the leading character and then leapfrogging to the Youth Theatre that improves my presentation, creativity, listening skills and self-confidence

Volunteer Brand Ambassador for Ministry Education of New Zealand (2018)

- Co-producing a high-quality video for welcoming international students and was used as their social media marketing efforts

PERSONAL PROJECT

YouTube - Creating & Editing content in Health & Fitness and Cooking as my personal hobby & interest

INTERNSHIP

Intern, Digital Marketing HSBC Bank Berhad

- Digital Leads Management & Acquisition initiatives
- Co-launch Digital Marketing Campaign
- Proposal in value proposition for millennials
- Given special recommendation letter for "a terrific job, well & beyond in assignments" from Head of Digital Marketing

EDUCATION

Bachelor of Commerce

Victoria University of Wellington, NZ
(Jan 2017 - Jul 2019)

- Major in Marketing & International Business Studies
- Completed in 2.5 years

University Foundation Studies

Victoria University of Wellington, NZ
(Nov 2015 - Nov 2016)

WORK EXPERIENCE

BUSINESS - FINANCIAL SERVICES (CARDS), SENIOR ASSOCIATE

Touch 'n Go eWallet, Malaysia Jan 2024 - Present

- Currently, managing the TNG eWallet Visa card portfolio to drive the Malaysian & Foreigners prepaid/debit card segment for the underserved market.
- Plan, strategies & execute campaigns to effectively drive transaction volume and perception from a normal prepaid card to an international travel card.
- In just one short year since launched, we have managed to drive acquisition and currently are the 2nd latest prepaid card issuer and the number 1 in terms of transactions in Malaysia.
- Strategies and mapping out the end-to-end user journey flow and experience through enhancement and improvement of process flow from pre-application, and onboarding till usage.
- Implemented improved payment process flow from users' payments to settlements to Visa. Understanding and providing a transaction process flow for our CES used to manage & raise disputes or manage other issues.
- Manages reporting to BNM and works on financial projections for the Visa card business is based on transactions and volume level from interchange to charges.
- Formulates Go-to-market strategy on how we can gain market share with upcoming competitors like GXbank, Aeon Bank & Boost Bank in the market competitor in the payments space. We leverage our user base and ecosystem of financial services to provide a holistic environment for users.
- Launch Malaysia's first in-app calculator for foreign exchange rates for the Visa card for users to calculate before they pay.
- Manages the card inventory and delivery services from card printing to card delivery to users' doorsteps to users' usage transactions.

LANGUAGES

English, Chinese,
Cantonese



Bahasa Malaysia



ATTRIBUTES & SKILLS

Enterprising and Creativity



Tech Savvy with flexibility
to adapt



Motivated & Determined for
greater challenges &
successes



Leadership & Teamwork
Management



Communication & Social
Skills



Analytical & Strategic
Thinking



INTERESTS

- Content Creation & Vlogging
- Health & Fitness
- Investment & Wealth Management
- Cultures & Languages

PRODUCT MARKETING, SENIOR ASSOCIATE

Touch 'n Go eWallet, Malaysia

May - Dec 2023

- Managing the Transaction portfolio that includes DuitNow, GOremit (Remittance Outbound), Remittance Inbound, Visa Card, Salary Proposition, and the underserved segment of foreigners.
- In charge of the very first physical PR & mall activation launch by TNG eWallet as the very first eWallet to offer ASNBN on eWallet. From event preparation, and coordination to creative production from visual direction, videos, website, in-app communications assets, and external digital initiatives on all social media platforms.
- Created educational series by starting blog articles for the financial services segment to better educate our users on how to maximize returns from saving, earning, and spending to protecting for their day-to-day lives together with TNG eWallet
- Creates Go-to-market strategy for products together with marketing strategies to penetrate non-active users by creating use cases and messages that are relevant to them.
- Nominated and awarded as the runner-up in our MVP in our initiative to educate users starting from user journey, and UX design to educational materials in-app and online. That resulted in significant savings in reload costs that incur with the high usage of top-ups from FPX or Debit/Credit cards.
- Crafted and strategies customer journey comms for all products under portfolio capitalized on all avenues to drive acquisition and usage.
- Track and analyze all our marketing communication to better improve our copies, and messaging to different segments. As well as studying our user's behavior to craft messages that resonate with the daily lives of our users.
- Collaborate closely with my business unit to craft campaigns to drive acquisition together with branding elements and collaborate with our partners to co-promote our services e.g. Western union, Panda Remit...etc

MARKETING STRATEGIST

July 2022 -May 2023

iFast Capital & iFAST Global Markets, Malaysia

- Manage Strategic Marketing campaigns, activities, events for B2B & B2C customers for Wealth Management & Fin-tech solutions
- In-house production from ideation, storyboard, video shooting to final product for Brand Proposition, Webinar, Podcasts, Social Posting, and Contents
- In-house Content creation from Brand video, iCHAT Video & Podcast and content creation posting (MarketTake, MarketFAQ, iBites, MarketView, DashBoard, Key Events Day and many more)

Brand Video: <https://fb.watch/iRv35AQvc2/>

- Manage Digital Marketing strategies to increase brand awareness & value by driving lead generations from end-to-end with digital content to continuously engage with clients/customers through Social media
- Re-crafted both B2B & B2C branding value propositions, guidelines, and messages.
- Manage & initiated all branch activities in collaboration with business and creative teams

MARKETING SPECIALIST, AFFLUENT & WEALTH MANAGEMENT

RHB Bank Berhad, Malaysia

Sept 2019 - June 2022

- Responsible for Premier & Affluent customer's marketing & growth involving most of the key products to cater to their wealth management needs and to provide in-depth insights and assistance
- Taking charge of Investor Tribe and Merge by RHB by providing the latest financial updates and wealth management solutions in 6 categories through Articles, Podcasts, MoneyChat Webinar & Product videos. Website@ www.rhbgroup.com/merge/index.html
- Initiated RHB Premier's first brand campaign with Golden Wisdom philosophy with a combination of traditional & modern artwork targeting the Chinese affluent market. Video@ <https://youtu.be/jzu4Uj-yc-g>
- Humanizing Digital Marketing by initiating Malaysia's first Bank to launch Facebook Messenger Chatbot

RHB MoneyChat Webinar series:

- Awarded 3 Silver Awards in the Marketing Excellence Awards in 2021 in the category of Excellence in Event Marketing, Pivot Marketing & Marketing Innovation
- Awarded 3 awards in the Retail Banker International Asia Trailblazer Awards 2022 for the Best Use of Technology in Advertising / Marketing Strategy, Best Content Marketing Program & Best In-Person (or virtual) Customer Event

RHB Multi-Currency Account & Debit Card:

- Awarded 4 awards by Global Banking & Financing 2022 in Best Multi-Currency Account Malaysia, Best Forex Bank Malaysia, Best Islamic Multi Currency Account Malaysia & Best Islamic Forex Bank Malaysia
- Awarded Silver Award in Marketing Excellence awards 2020 in Launch/Re-launch Marketing (Simplifying Currency Conversion)
- Awarded Debit Card of the Year by Global Retail Banking Innovation Award 2019

RHB Premier "Golden Wisdom"

- Awarded Bronze in The APPIES Malaysia for GOLDEN WISDOM – Turning traditional culture into modern art-vertisements
- Awarded Gold in the Market Excellence Awards 2022 in Marketing Innovation & Silver in Influencer/KOLs Marketing

RHB #JomSapot

- Crafted from storyboard till final edited video with our GMD supporting local business via #JomSapot
- Managed the internal & external communication through workplace & social media contents
- Awarded 2 awards in the Retail Banker International Asia Trailblazer Awards 2022 for the Best Use of Influencer Marketing & Best Social Media Campaign (#JomSapot)
- Awarded Silver Awards in the Marketing Excellence Awards in 2021 in the category of Excellence in Brand Strategy