



The Malta Islamic Finance Conference: A New Beginning 2010

Anas Osman



Anas leads new card member acquisition strategies that leverage over 7Bn touch points across all marketing channels, card products, and behavior / risk segments. He also oversees marketing, engagement and post-booking profitability for these new card members during their early tenure. Anas successfully introduced strategies to significantly increase new account profitability, even in light of the strong consumer economic headwinds and sweeping regulatory change (CARD Act). He recently launched consumer-empowering acquisition tools such as Find My Offer and Card builder which enable prospects to be matched with customized offers based on their credit profile prior to applying and then allow them to modify these offers to meet their particular financial needs – both online and via phone. Anas also developed and negotiated Discover's first large-scale point-of-sale acquisition partnership with a large national retailer, set to launch in November 2010.



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Prior to this role, Anas was Vice President of Marketing Strategy and Planning where he was responsible for responsible for maximizing the effectiveness of Discover Card's marketing investments, leading Discover Card's strategy, new initiatives/new product development, and competitive insight teams. In this role, Anas led the rapid development of the award-winning, nationally advertised initiatives including Discover Motiva Card (which pays consumers interest back for paying on time), interactive online tools such as the Paydown Planner and Big Purchase Planner. Other significant initiatives include market and product expansion into the Near Prime space and creating/converting to new network product tiers.

Prior to joining Discover, Anas directed a number of strategic Internet initiatives at Capital One Financial as Head of Online Account Management. Previous experience includes serving as co-founder and CEO of XOLIA, an Internet marketer that pioneered a private-label, cost-per-account business model and delivered thousands of new accounts and valuable industry intelligence for clients such as Fidelity, E*Trade, and Citibank. XOLIA was acquired by Providian Financial's Getsmart.com unit (PVN) in 2001 and ultimately sold to Lending Tree (TREE). Before XOLIA, he worked for Andersen Consulting as a consultant.

Anas was recently named to the prestigious "40 under 40" list published by Crain's Chicago Business. He is an inventor for a business method patented on "Pay-for-Results based Marketing," technology patent for "Neural Network based Decision Processor and Method," and a pending patent for credit card rewards, "Rewarding Good Consumer Credit Card Behavior." He has been a speaker at numerous industry conferences including the American Banker Card Forum, Colloquy Loyalty Summit, Mediapost Digital Change Forrester Research Finance Forum, and the National, Midwest, and Chicago Direct Marketing Associations.



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Outside of his professional work, Anas has been named a “Muslim Leader of Tomorrow,” participating in an inaugural forum in New York and speaking at the World Economic Forum-sponsored conference in Denmark. He founded and directs the Nawawi Foundation, an educational non-profit organization focused on providing relevant, meaningful Islamic teachings to America’s growing first and second generation Muslims – teachings firmly rooted in authentic scholarship and taught in a way that is dynamic and applicable to the modern world. He has planned and participated in the Foundation’s 8 international travel



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tours to China, Turkey, Spain, Syria/Jordan, Malaysia/Indonesia/Singapore, Morocco, Egypt, and Uzbekistan.

Anas earned his M.B.A. the Kellogg School of Management and his B.A. in Economics from Northwestern University. He resides with his wife and children in the Chicagoland area.