The list of Key Experts:

Mr. Bordeianu Victor   Product manager

Mr. Munteanu Victor   Project manager

Mrs. Molosnic Varvara   Compliance expert

Mr. Cazacu Andrei   Software architect

Mr. Miron Andrei   Database architect

All the above experts have University degree in Computer Science or another relevant domain, years of experience and actively participate in projects developing financial and payment solutions. These experts have a strong understanding of commercial bank and other payment service provider requirements; of National Bank regulatory requirement; intrabank systems interoperability and import/export task automatization.

These experts have in-depth experience writing code, designing applications, more details of individual competence per expert is elaborated in CVs below.

The competencies of the above-mentioned experts fully correspond to the needs of the successful implementation of this project.

Curriculum vitae (CV)

Position Title	Product manager
Name of Expert:	Bordeianu Victor
Date of Birth:	18.06.1980
Country of Citizenship/Residence	Republic of Moldova

Education:

1998-2002 Technical University of Moldova, faculty: Computers, Informatics and Microelectronics, specialty: "System and application programmer"

2002-2003 Technical University of Moldova, master's degree "System and application programmer"

Employment record relevant to the assignment:

Period	Activities performed relevant to the Assignment
02.01.2018 – present	Product manager: NPCR – national remittance gateway, which encompasses all cross-border payments and remittances in Tajikistan Remittance Platform – unified remittance gateway MPay distribution module – national platform for social payouts distribution from government to citizens
2007 – 2018	QSG.Hub – a remittance gateway connecting over 20 remittance systems and 80+ banks MPay – a government payment gateway that connects all Moldovan banks with more than 150 public service providers
2002 – 2007	Qsystems.Retail – banking POS for performing various payment operations factura.md – payment gateway for commercial organizations, connecting the biggest payment providers with more than 700 service providers

Language Skills:

Russian – excellent
Romanian - excellent
English - excellent

Expert's contact information: e-mail victor.bordeanu@qsystems.md, phone +373 (69) 311373

Position Title	Project manager
Name of Expert:	Munteanu Victor
Date of Birth:	18.12.1973
Country of Citizenship/Residence	Republic of Moldova

Education:

1990-1995 Technical University of Moldova, faculty: Computers, Informatics and Microelectronics, specialty: "System and application programmer"

Employment record relevant to the assignment:

Period	Activities performed relevant to the Assignment
2005 – present	Project manager: Managing project components with Central Banks; serving as deputy project manager for the implementation of an AML solution Managing project implementations of modules/components/services in banks and post office Project Manager for Travel Industry Products and Services

Language Skills:

Russian – excellent

Romanian – excellent

English – excellent

Expert's contact information: e-mail victor.munteanu@qsystems.md, phone +373 (69) 102350

Position Title	Compliance expert
Name of Expert:	Molosnic Varvara
Date of Birth:	14.04.1981
Country of Citizenship/Residence	Republic of Moldova

Education:

1999-2004 State University of Moldova

Faculty of Mathematics and Computer Science, Licentiate Computer Science

2007-2009 Academy of Economic Studies of Moldova, master's degree in economics, Economics. Management. Business Administration.

Employment record relevant to the assignment:

Period	Activities performed relevant to the Assignment
2019 – present	Banking and financial compliance expert in the following projects: NPCR – national remittance gateway, which encompasses all cross-border payments and remittances in Tajikistan Remittance Platform – unified remittance gateway QS.FrontOffice – unified banking POS platform, which automates all retail bank operations ARUS – national remittance gateway, which encompasses all cross-border payments and remittances in Armenia

Language Skills:

Russian – excellent
Romanian - excellent
English - good

Expert's contact information: e-mail varvara.molosnic@qsystems.md, phone +373 (79) 460274

Position Title	Software architect
Name of Expert:	Andrei Cazacu
Date of Birth:	22.04.1982
Country of Citizenship/Residence	Republic of Moldova

Education:

1999-2004 State University of Moldova

 Faculty of Information Technologies, Licensee

Employment record relevant to the assignment:

Period	Activities performed relevant to the Assignment
2020 – present	Senior software engineer, system architect: NPCR – national remittance gateway, which encompasses all cross-border payments and remittances in Tajikistan Remittance Platform – unified remittance gateway
2006 – 2019	QS.FrontOffice – unified banking POS platform, which automates all retail bank operations T2A – mobile/web application, which enables a customer to directly transfer a cross border payment or remittance to his own card/bank account ARUS – national remittance gateway, which encompasses all cross-border payments and remittances in Armenia BankOnline – a fully-fledged core banking system, implemented in 3 Moldovan banks SwiftModule, SAPIModule – a software module that automates international and domestic interbank operations

Language Skills:

Romanian - excellent
Russian - excellent
English - good

Expert's contact information: e-mail andrei.cazacu@qsystems.md, phone +373 (60) 043861

Position Title and No.	Database architect
Name of Expert:	Miron Andrei
Date of Birth:	18.07.1980
Country of Citizenship/Residence	Republic of Moldova

Education:

1998-2003 Technical University of Moldova

Faculty of Information technologies, Licensee engineer

Employment record relevant to the assignment:

Period	Activities performed relevant to the Assignment
2017- present	Database architect/senior software engineer NPCR – national remittance gateway, which encompasses all cross-border payments and remittances in Tajikistan Remittance Platform – unified remittance gateway QS.FrontOffice – unified banking POS platform, which automates all retail bank operations ARUS – national remittance gateway, which encompasses all cross-border payments and remittances in Armenia
2012 – 2017	QS.FrontOffice – unified banking POS platform, which automates all retail bank operations
2003 – 2012	Audit of bank transactions, Deposits, Cross border remittances and other

Language Skills:

Russian – excellent
Romanian - good
English - good