HASNAIN

**CAMS / Fraud and Risk Analyst / CIMA part qualified**

**Email:** **hasnain.341024@2freemail.com**

# profile summary

Competent professional equipped with experience and expertise in anti money laundering policies and procedures, fraud and risk management, transactions monitoring, sales & marketing, business development, retail management, client relations, general management and customer service. Possess excellent communication, leadership, presentation, time management and interpersonal skills.

Personal Statement & Skills SUMMARY

* Certified Anti-Money Laundering Specialist
* A personable, confident and enthusiastic professional with a successful history in Fraud Risk Management, Analytics/Strategy, and customer services
* Adept at mixing dynamism with the ability to assimilate information at all levels and using this information to achieve the desired results
* Efficiently handled stress situations at the work place, comprehensive problem solver
* Knowledge of Fraud awareness and AML procedures
* Very flexible to work in a team environment

professional experience

* Fraud and Risk Analyst – Fraud & Risk Management Unit, Mashreq Bank (March 2015 – Present)
* Business Development Executive – Cards Acquiring Business (July 2010 – Feb 2015)

Education

* Certified Anti-Money Laundering Specialist (ACAMS) – Passed in January 2017
* Bachelors of Science in Business Administration – Concentration in Business Management from Troy University USA ITS Sharjah Campus
* Chartered Institute of Management Accounting (CIMA) – Passed operational level in June 2014

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|  | Professional Experience summary |  |

**MASHREQ BANK**

**Fraud and Risk Analyst**

* Managing Fraud Detection for Credit / Debit Cards & Merchant Acquiring.
* Monitor transactional based spends on a 24/7 basis as per Bank’s procedures, agreed service standards and in accordance with agreed controls and procedures.
* Contact cardholders for suspicious activities on their card accounts and take necessary actions as per bank’s procedures in accordance with agreed controls and TAT’s.
* Monitor transactions made on the bank’s acquiring merchants on a daily basis.
* Identify suspicious points of compromise based on confirmed fraud cases review (CPP).
* Sending transaction cancellation requests to Acquiring banks for any confirmed fraud transactions along with customer disputes handling.
* Contacting issuing banks for transaction verification of any suspicious acquiring transactions.
* Review dispute and fraud cases and provide TC (Temporary credit) if required.
* Prepare write-off cases after losing the charge back rights.
* Updating the SafeWatch AML Web Platform. Adding and deleting company and individual names.
* Ensure timely SAFE (MasterCard) and TC40 (Visa) fraud reporting.
* Responsible for exercising judgment in interpreting Visa/MasterCard Operating Regulations to detect possible fraudulent transactions on cards & to resolve customer disputes on any unauthorized or fraudulent transactions and protect the bank's interest by minimizing transactional losses.
* Providing credit card fraud awareness training to new and existing clients.
* Reviewing NTB merchant cases for Ecommerce merchants and high risk category POS merchants. Taking a decision on on-boarding of these merchants, and also deciding the MCC assigned to them.
* Detect possible money laundering transactions on cards & report such transactions to Manager/Supervisor Fraud Detection and protect the bank's interest by taking appropriate actions.

**MASHREQ BANK**

**Business Development Executive – Cards Acquiring Business**

* In charge in administering the day to day sales operational issues including communicating and implementing with key customers about promotional plans and activities.
* Managing an independent geographical area with a team of support officers.
* Performing general cycle of sales such as answering customer queries, conducting presentation and closing deals.
* Ensuring on time collection of payments and no overdue by working closely with finance department.
* Attaining set sales targets through planning, developing and executing business plans with the assigned business partners.
* Assuring that all formalities to open new accounts, trade licenses are being followed
* Informing immediate supervisor with regards to any concerns faced in the area to be able to make on time corrective action on the matter.
* Giving more focus on key clients based on ABC analysis.
* Coordinating with manager with regards to pricing concerns.
* Preparing for events such as GITEX and other exhibitions. Activities include signing up merchants, initialization and installation of Point Of Sale terminals, placing promotional materials – posters, banners and participating outlets’ cutouts at appropriate locations and supporting the merchant partners throughout the event.
* Spotting zero sale merchants and removal of inactive terminals when necessary.
* 24/7 “On Call” supports for merchant partners, including all technical faults (troubleshooting) expected from the usage of the card acceptance terminals.
* Upgrading to a newer software and model of POS terminals. Programming and installation of all new Cards Acceptance terminals in the assigned area.
* Offering assistance in the gathering of data in relation to customer care through field work and research.
* Managing existing and new customers; accountable in dealing with chargeback issues, payment matters, fraud issues and collecting of payments to clients.
* Providing credit card fraud awareness and card acceptance procedures training to new and existing clients.
* Conducting Regular client visit to develop and maintain good relations with the customers.
* Signing loyalty programs, such as SALAAM redemption points, DCC (Dynamic Currency Conversion), Mashreq Flavors, and more.

personal information

##### Nationality: Pakistani

* DOB: 10th September 1988
* Marital Status: Single
* Visa Status: Employment
* Driving License: UAE, Pakistan (International)
* Languages: English, Urdu, Hindi

REFRENCES

##### To be furnished upon request.