**Ali**

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**QUALIFICATIONS**

* Substantial experience and outstanding skills in customer service with 2 years at call center and 8 years at Recovery in Arab African International Bank
* Accustomed to working in fast-paced environments with the ability to think quickly and successfully handle difficult clients.
* Use the Internet daily and know the workings of it from real estate to ecommerce.
* Excellent interpersonal skills, ability to work well with others, in both supervisory and support staff roles.
* Willing to relocate and travel.
* *Preparation course for* ***CMA*** *exam in* ***Highly Professional Advisors*** *Center.*

**WORK HISTORY**

**Working in Arab African international bank**

**1 .as a collection team leader in recovery department from 22/11/2015 till now:**

* Handle the tasks of developing productive, highly motivated team of collections representatives
* Update daily activities to the collection support manager and provide assistance to management and collections team
* Handle the tasks of monitoring staff and deals with debtor disputes and
* Interface with sellers regarding copy agreements, statements on accounts, terms and conditions of contract, queries, complaints and disputes
* Responsible for dealing with incoming correspondence and third parties documentation
* Handle the tasks of entering correspondence on to in-house debt collection system "case flow" and to action accounts accordingly
* Perform responsibilities of arranging installment plans with debt management agencies

**2- as a senior Collection Officer in recovery department from 18/9/2010 till 22/11/2015:**

**Tasks and assignments.**

1. Receive payments and post amounts paid to customer accounts.
2. Locate and monitor overdue accounts, using computers and a variety of automated systems.
3. Record information about financial status of customers and status of collection efforts.
4. Locate and notify customers of delinquent accounts by mail, telephone, or personal visits in order to solicit payment.
5. Confer with customers by telephone or in person to determine reasons for overdue payments and to review the terms of sales, service, or credit contracts.
6. Advise customers of necessary actions and strategies for debt repayment.
7. Persuade customers to pay amounts due on credit accounts, damage claims, or no payable checks, or to return merchandise
8. Sort and file correspondence, and perform miscellaneous clerical duties such as answering correspondence and writing reports.
9. Perform various administrative functions for assigned accounts, such as recording address changes and purging the records of deceased customers.
10. Arrange for debt repayment or establish repayment schedules, based on customers' financial situations.
11. Negotiate credit extensions when necessary.
12. Trace delinquent customers to new addresses by inquiring at post offices, telephone companies, credit bureaus, or through the questioning of neighbors.

Notify credit departments, order merchandise repossession or service disconnection, and turn over account records to attorneys when customers fail to respond to collection attempts

* **13)** The duties of a Collections Specialist include collection calls and/or correspondence in a fast-paced goal oriented collections department.
* **14)**  Providing customer service regarding collection issues, process customer refunds, process and review account adjustments, resolve client discrepancies and short payments. Responsible for monitoring and maintaining assigned accounts- Customer calls, account adjustments, small balance write off, customer reconciliations and processing credit memos.
* **15)** Accountable for reducing delinquency for assigned accounts.
* **16)** Perform other assigned tasks and duties necessary to support the Accounts Receivable Department.
* **17)** Enlist the efforts of sales and senior management when necessary to accelerate the collection process.
* **18)**  Must communicate & follow up effectively with sales department regarding customer accounts on a timely basis.

Establish and maintain effective and cooperative working relationships with dealers and sales.

**3- as a call center agent from 10/5/2008 till 18/9/2010**

**Tasks and assignments.**

* Answering all customer’s inquiries about all bank’s products completely and accurately.
* Handling client’s complains until reaching the satisfaction of the client.
* Participate in many surveys concerning bank’s policies and performance.
* Use customer service skills to optimize the opportunity of each customer contact.
* Enter customer data and other relevant information into the call center database as required.
* Capable of selling the customer products through the phone (if applicable)
* Participate in individual and team training /meetings in order to ensure that knowledge is up to date.
* Using the bank’s software and systems as AS400, AAIB web and MSCC to answer clients inquiries and needs concerning their cards [ either debit cards or credit cards] such as:

1. ATM cards, Visa cards, and Master Cards activation.
2. Pin reset.
3. Card closure.
4. Balance inquiry.

* Adhere to the work schedule as planned.

Alert the Team Leader of issues and concerns that require escalation for complete resolution.

**Top Achievement**

**Best performance in 2nd and 3rd quarters of 2015.**

**EDUCATION:**

**Bachelor commerce, faculty of commerce, Ain-Shams University.**

**Graduation year: 2007**

**Major: Accounting.**

**Degree**: **Fair**

***Courses:***

***1-****prepration course for* ***CMA*** *exam in* ***Highly Professional Advisors*** *Center.*

**2-**The International Computer License (ICDL).

(Microsoft office package, IT, Internet)

**3-**Courses in human resource development.

(From international bank)

**4-**Ministry of Defense Language Institute (MODLI).

(From Ministry Of Defense)

# ***Related Experience:***

***1- Training in E.G.P.C (***الهيئة العامة للبترول***)***

Social contribution: active member in Egyptian food bank

**2-**Business Ethics and Protocol

(German-Arab chamber of industry and commerce)

### *Personal characteristics:*

### Intellectual and strategy- oriented, I am approach situations with a global perspective and an analytical eye. Patient and focused, I am more drawn towards long-term projects that demand a high level of analysis. I am constantly plan and analyze my actions to ensure desirable results. Fast learner, calm temper, hard worker, work remarkably as a team member, with high communication skills, interested learning about latest technologies and skilled in dealing with computers, working under pressure

***Skills:***

* Knowledge of Billing and Collections procedures.
* Accounts Receivable knowledge/experience a plus.
* Strong attention to detail, goal oriented.
* Experience with QuickBooks a plus.
* Commitment to excellent customer service.
* Excellent written and verbal communication abilities.
* Ability to prioritize and manage multiple responsibilities