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**Loay**

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* ***Objective & Personal aspects***
* Seeking a job vacancy with an interesting & challenging growth opportunity, offering different exposures enabling me to develop my experience in my field.
* Has a strong background with 9 years’ Experience inbanking/cards operation, operational Risk, Fraud & Risk, and Customer Ser. Representative.
* Successfully obtained various skills that can be utilized for professional career growth.
* Possess strong Administrative skills regarding personnel and general administration and good judgments skills and ability to deal with people at all level and create a team environment.
* Coordinate with different departments to get full details of the intended staff regarding their qualifications and experience and working environment.
* Having Teamwork spirit & willing to take responsibilities.
* Ability to work in a dynamic and mortification environment.
* ***Skills:***
* Supervise front line staff, Customer service within Operations.
* Responsible for assisting with the smooth daily operation of the Admissions & Guest Services departments
* Responsible for supporting the departmental company Personal Development Plan process to ensure that all staff members receive performance feedback and related development.
* Provide strong leadership in relation to poor performers, enforcing standards fairly and consistently.
* Ensure consistent high standards of front and back of house areas
* Proactively seek to identify different methods of working in order to maximize efficiencies within the department.
* Monitoring and reviewing of customer feedback to identify areas for improvement to maintain excellent levels of satisfaction.
* ***Certifications and Trainings:***
* Currently studying Financial Risk Management (FRM) – Part.1
* Completing and Passing ielts preparation course.
* Fraud Awareness E-Learning Course & Assessment.
* MasterCard Chargeback, Arbitration & Compliance certification.
* Planning & Organizing Training Course.
* Behavior and communication skills course.
* Organizational Effectiveness course.
* ***Work Experience:***

**Senior Operations SpecialistMajid Al Futtaim Finance**

(January 2015 – up-to-date)

* Direct reporting to Head of Customer service and operations.
* Handling all Dispute, Fraud Transactions and chargeback.
* Monitoring the customer service operations to offer quality services, provide first line customer support via answering of queries and resolution of issues, thereby ensuring minimum TAT.
* Handling requests/complaints received from Platinum priority customers.
* Tracking overall process functioning, identifying improvement areas, and introducing suitable actions for optimizing customer satisfaction levels.
* Generating methods to assist customer service initiatives for consistent modifications in front office and back office ops.
* Handling the bi-monthly call recording quality checks for provision of feedback or training to various call center agents so as to deliver a high level of customer service.
* Handling all kinds of the customer issues on CRM system.
* Processing requests of Direct Debit system (DDS).
* Responsible for training call center agents and assists with the development and implementation of credit card operations and policies.
* coordinate and manage the operations of the Card Services Department
* Support the team with their inquiries regarding the customers’ calls.
* Handling New projects related to cards business.
* Resolve service request and follow up with concerned department.
* Handling all customer complaints.
* Working on systems: V+, CRM, DDS, Sales force, Accosa.



**Senior Officer- Cards OperationBanque Misr – Dubai, UAE**

(July 2013 –January 2015)

* Direct reporting to Head of Cards Department& Supervising overall cards department.
* Supervising New Account review & Application Processing, Card & PIN production and delivery as per the industry standards.
* Coordinating with third party processors with regards to Vision Plus system maintenance, daily operations and monitoring SLAs.
* Supervising Account Maintenance, Card Stock maintenance and control as per the PCI-DSS.
* Supervising UAE SWITCH operations, settlements, reconciliations & dispute resolutions.
* Participating ongoing projects related to new card products, process improvement and re-engineering.
* Provide complete operational support to the Card Issuing, & loyalty business.
* Handling all projects related to cards business.
* Daily monitoring of the new application processing & Production, Visa & Master settlements with respect to acquiring business.
* Participated in all User Acceptance Testing (UAT) and implementation of new operational and technical projects related to issuing, acquiring and loyalty business.
* Processing of new cardholder applications, Dispatching cards & control physical card stocks.
* Handling of requests related to issuance of replacement & renewal Cards.
* Supervised the dispatching of PINs & Cards to Branches with the internal and external couriers.
* New / Renewal card embossing, distribution & handling related customer queries.
* Preparation of daily data backups & processing of cardholders monthly statements.

****Senior Officer Contact Management Network International (ENBD Group)**

(December 2009- June 2013)

* Support the team with their inquiries regarding the customers’ calls.
* Keep the calls and service quality high by tracing calls for each    Agent with a feedback.
* Providing reports to the management regarding the daily performance and calls profile.
* Maintain the VISA AND MASTER lines with the help of the ITN section.
* Doing posting for the Diners Club Cards, blocking and activation and maintaining the Bridge System.
* Raising a request and complain and sending it to the concern dept. for immediate action.
	+ Attend to VIP calls, Merchant Calls (any inquiries related to POS -credit card machine).
* To maintain the inbound and outbound calls by providing correct and accurate information for Third Party Customers. Process the Authorizations; Mail Order and POS hold transactions within TAT. Solve the Merchant queries regarding payment, Merchant Advice, Stationery and POS issues within TAT.
* Follow the rules, procedure and Objectives of the Dept. for the smooth workflow in the department. Maintain the quality of Customer service delivery for Merchants and TP clients based on training received in the Dept. Initiate ownership of calls and solve Customer complainants within TAT. Provide new ideas to increase efficiency, quality and service level in the Team.
* Ensure that Third Party Customers get correct and accurate information for the Credit / Debit Card inquiries. To assist Merchants with their daily queries (Authorization, and Technical POS issues). To provide accurate information regarding in-house and Branch inquiry for Authorization and transaction details. Co-ordinate with the Third Party /Merchants with issues at various levels internal and external with units like CSD, ITN and Branches. To Maintain, Check and respond to all the requests received through email / Fax and CRM.
* Customer service for 3rd party banks by providing; Card blocking, Activation, Inquiries, New Applications, TCLI, Memo credit & Memo Debit for "Diners Club, Finance House, Bloom Bank, MAF JCB, United Arab Bank, Bank of Sharjah, Invest Bank, and Bank of Fujairah".

**Priority Banking Customer Ser. RepresentativeENBD Contact Centre Operations**

(November 2007-December 2009)

* Resolves VIP client requests and questions promptly, courteously, and professionally.
* Receives and processes new client accounts and changes to existing accounts such as names changes, address changes, product changes, and other account maintenance as requested.
* Maintains privacy of customer account information.
* Maintains and projects the Bank’s professional reputation.

**Ticketing & Reservation RepresentativeGulf Air – Egypt**

(JUNE2004- JUNE 2006)

* Reservation and Ticketing Representative.
* Provides fast, efficient and friendly service for Guests while making reservations and providing information.
* Meeting or exceeding office standards for Signature scores, calls answered, and performance quality.
* Responsible of knowledge of each product or package sold in the ticketing system that is offered to guests for purchase including prices, seating, schedules and availability.
* Enter reservations into PMS (Property Management System) by phone
* Sales and marketing representative.
* **Systems &Computer Skills:**
* Strong Knowledge of banking systems:
 Base 24 / Vision plus / CRM / AS400 / LTS system / ODS / DCMS / Felxcube/ UAE Central Bank system / DDS system/ Accossa system.
* Proficient in PC Software Troubleshooting, PC Preventive Maintenance, Microsoft Windows, Desktop Publishing, Microsoft Office, Open Office, Installation & Updating of Software. Windows application, Internet, office, Words, Excel, Access, and Power Point.
* **Languages:**
* **Arabic:** Mother tongue.
* **English:** Excellent speaking & writing.
* **German:** Good speaking & writing.
* ***Education:***
* The Higher Institute for Languages and Translation -2005.
* Bachelor Degree in English Literature, English and German Major.
* **Personal Information:**
* **Nationality:** Egyptian
* **Date of Birth:** 3rd December – 1982
* **Living:** DUBAI – UAE
* **Marital status:** Married
* **Holding UAE Driving License**.