# **SEPT 62**

# **MURSHID**

# [**MURSHID.367374@2freemail.com**](mailto:MURSHID.367374@2freemail.com)

### **CAREER PROFILE**

A **Senior Officer** with over 10 years of progressive experience within the Financial Industry, with specific expertise in **Back-office Operations, Branch Operations, FC Cashier/Teller, Customer Relationship Mgt, Process/Product design & implementation.**

A strong motivator and team player with effective leadership, communication, decision making, problem solving and interpersonal skills, together with a corporate focus and a results-driven attitude.

## **BUSINESS EXPERIENCE**

**UAE EXCHANGE CENTRE LLC, UAE Jan 2007 – Dec 2016**

**Senior Associate – Cards & Central Operation Dept. (Corporate Customer Service)** Feb 2012 -Present

* Managing UAE Central Bank FTP system to process different banks Credit Card Payments file upload and handling queries until it resolves.
* Credit Card and Integrated Product payments are monitoring in the system and complete the reconciliation against daily settlement. Dealing with Stakeholders as well as concerned dept to sort out any non-credit or incorrect credit issues.
* Daily payment files are uploading in respective bank sites/SFTP server and ensure the response file receipts.
* Resolve card payment related issues, refund request, transfer request and escalations.
* Provide support for smooth launch of the new products, testing/documenting and streamlining.
* Provide the back end support for New Branch Opening activities - Different products Agent Code & User ID Creation and Mapping, Testing of payments, BBB Insurance arrangement and CIT & Security Services arrangement.
* Take up Western Union queries for resolution to Branches, Sub agents, Stakeholders & other related departments etc.
* Verify the clients’ ID details for AML related transactions with western union Govt. Sanction & Interaction team.
* Providing necessary assistance to pulled out SMT transactions & co-ordinate with stakeholder to resolve any kind of issue.
* Follow-up with clients for Cheque/Cash receipts and release the transactions as per the credit confirmation.
* Prepare the transaction hold report, follow up & hold the transactions till receive the credits against Cheque.
* Grading & degrading of corporate clients as per valued documents available with us and executing the transactions.
* Prepare and monitoring the cash transit between staff and branches.
* Arranging high Security Service for Cash In Transit from branches between Forex Department and Banks.
* Access level controls of all the staffs logins and maintain the logins as per the request.

**Front Office, Customer Service** Jan 2007 – Feb 2012

**Role in Branch Operations – Junior Officer**

* Provide customer service of highest quality to all clients and processing the Payment of Telex, Draft and Cheque transactions and accepting the payments via Cash and Cheque.
* Executing all kind of Instant Money Transfers and different kind of Utility Payments.
* Helping to resolve customer complaints for the key clients of the organization and dealing the new NRE A/c opening.
* Co-ordination for execution and implementation of the regulations issued by the Central bank of UAE and Anti-Money Laundering policy and procedures.
* Monitoring day-to-day transactions of the branch for any unusual/suspicious/black listed ones and informed to Supervisor.

**Role as FC Cashier/Teller**

* Dealing of foreign currencies, TC and exchanging for domestic bank, corporate and non-corporate customers in the branch.
* Handling day to day flow of the branch.
* Placing order to Forex division as per the branch needs and finalization of currency exchange rate for clients.
* After verifying the big denomination from another cashiers or different branches accepting in the system and arrange the funding to the bank.
* Dealing with Exchange houses, Banks & Forex Dept. for exchange the currencies.
* Prepares end-of-day Cashier Activity Report and maintain vault register & stock register.
* Process credit card payment and cash advance from the credit card.

**Role as a Branch Supervisor - Officer**

* Supervising all front and back office functions, Checking and verifying cashiers transaction against the report (EOD).
* Managed 6 team members and ensure smooth customer service at the counter and assist the staff in day to day operations.
* Assisting Branch Manager on Day to day Business routine, dealing with outsourced service providers such as outsourced cash Services, CCTV, Branch Maintenance, Security Guards, cleaners..etc & Public Services such as Police, DEWA..etc.
* Checking end-of-day report of Remittance and Instant Money Transfers, Purchase and Transfer of TC, Credit card payments/Cash Advances.
* Ensure all the activities of the branch in adherence with Policy & procedures issued by the employer & Central Bank of UAE.
* Assist the Cashier in verifying and sorting the cash for funding.
* Closely processing SIF file, completes the funding and disbursing the clients’ wages as per WPS.
* Booking of cash short/excess for cashier and prepare related reports to submit to the higher authorities.
* Corporate Desk Handling – Executing transactions, Cheque collection and Deposit in Bank and ensures the credit.
* Time to time releasing corporate transaction and ensure the credit confirmation from the particular beneficiary A/c.
* Dealing with Customer Enquiries, Internal Departments Such as IT, CPC, Country Office and GHQ Office…etc. within TAT.

**Role as a Branch Accountant**

* Cheque Receipt input, Credit Transaction Allocation, Posting of petty cash and tallying the cash sheet on daily basis.
* To closely monitor Cheque or Credit card transactions, complete the mapping & authorization and confirm the release once credit received in bank statement.
* All Cheque receipt entries posted in BOS should be reconciled on day to day basis & outstanding reports to be followed up regularly and reported to concerned Branch Head.
* Cross checking of daily closing balances of Cash, Stock of FC and other stocks in both Back office and operational system.
* Reconcile of credit card transaction, cash advance and Instant money transfers and end-of-day reconciliation of cash report.
* Monthly provides the report to Head Office Accounts department – Depreciation of fixed assets, Credit card advance/transactions, Staff salary posted list, Courier report.

## **Key Accomplishments:**

* Analytical thinking and problem solving, excellent documentation skills.
* 1 Year Holiday Office In charge during Branch Head’s absence.
* Cashier security training conducted by the UAE Exchange Centre, July - 2007
* Branch Manager’s special Appreciation Letter for the best Enquiry Desk Handling Supervisor on Jan, 2010.
* UAE Exchange conducted Supervisor Selection Program (SSP) passed on Dec - 2010.
* UAE Exchange conducted Customer Service Week contribution certificate has been awarded on Nov, 2014.

**Accountant in Data Steel Factory at Sharjah**, Oct 2005 – Dec 2005

* Payroll Maintenance and Invoice Preparation.
* Quotation Making, Establishment of Letter of Credit (L/C) and its upcoming amendment.
* Maintenance of Cash and Bank Book and Preparation of Cash Flow Statement.
* Developed back office procedural controls and systems for the launch of all new third party products, funds and product initiatives.

**Accountant Assistant in Accountant & Tax Consultant Company at India**, June 2004 – Feb 2005

* Preparation of Balance Sheet (Manual & Computerized)
* Maintaining Trading, Profit & Loss Accounts (Manual & Computerized)
* Maintaining monthly Purchase Register and Inventory Register.
* Different Banks Reconciliation, Daily transaction posting journal to ledger A/c.

EDUCATION

**Academic Qualification:**

**Bachelor of Commerce –Specialized in Banking and Co-operation, 2004 - University of Calicut, Kerala, India**

**Technical Qualification:**

* Diploma in Computer Applications.
* Proficiency in Tally Accounting Packages (Version 5.4 and 6.3)
* Certified in Foreign Accounting Software’s (DacEasy and EX Accounting)
* Good knowledge on Microsoft Office (Word, Excel & Power Point) and Internet.
* Good Command on Windows 2000, Windows XP & DOS.
* Typing Speed 60 WPM.

References available up on Request ⚫ Available for Relocation