Chirag

 **Profile Summary**

* Accomplished banking operations professional having 10+ years of experience with 2 Major Banks in the UAE.
* Well versed in various banking systems and customer relationship management systems, Trade Operations,Cards Operations, Cards business and products, Settlements, Payments & Reconciliations, Customer Complaints and disputes, Card management Systems, Card Fraud and risk management, Project management and processes .

 **Core Competencies**

* Understanding the management requirements and assisting in developing, coordinating and implementing card projects and launching card products and projects.
* Monitoring the functioning of processes and identifying the areas of improvements and minimizing risk.
* Chargeback and Dispute resolution as per Association rules.
* Accounting,Settlements and Reconciliation.

 **Work Experience and Key Achievements**

# Below are the key functional areas (2018- Present)

* Trade finance related accounting entries, blocking and releasing of funds in client accounts.
* Issuance / Cancellation of Letter’s of Guarantees.
* LC Issuance, LC Discounting.
* Monitoring the reconciliations of critical accounts, suspense accounts, settlement accounts on daily basis and checking the Month end PL/GL’s positions with reconciliations maintained.
* Issuance/ Cancellation of Manager’s Cheques for settlements.
* Project management and implementation. Worked in several projects for system integration as part of bank merger activities such as :
	+ Customer relationship management system– Seibel system
	+ Loyalty and Rewards management systems.
	+ System Integration projects, UAT Testing , analyzing system behavior and defects.
	+ Launching of New products and services.
	+ Payment security and authentication for e-commerce transactions.

# Below are the key functional areas (2014— 2018)

* Writing, Reviewing and developing process notes and SOPs in coordination with risk team.
* Audit meetings with auditors to explain the products and process and ensuring that there are no audit comments with regards to such processes.
* Resolution of customer complaints received from the Customer Service team, Branches,Contact Center and Service Quality Team & investigating the root cause to determine the appropriate corrective / preventive action.
* Monitoring End of day reports for checking any discrepancies or unauthorized system usage.
* Handling reporting for financials, Funding and Settlement, vendor invoices and service provider payments, QOC reporting for Visa card products.
* Preparing projections on card incomes, expenses and other data as required by the management.
* investigation of operational issues, process lapses, training requirements and discussion of impacts and corrective measures with the various teams involved.
* Launching new card products and services, reward points and business tie ups, testing system enhancements and upgrades and handling projects based on business requirements.
* Verifying the updates done by staff on sensitive financial/customer information and ensuring appropriate documentation is maintained.
* Communicating with Associations - MasterCard/Visa International, Central Bank, member banks, Third party processors-Network International and First Data.
* Ensuring that the all the tasks performed by the team are carried out within the acceptable TAT with adherence to approved operating procedures, process flows and business guidelines.
* Reporting –daily/weekly/monthly Reconciliations to various internal /external units and management.
* BCP planning and implementation.

# Below are the key functional areas (2009— 2014)

* Processing Cardholder disputes on debit/ credit cards in accordance with the association rules and guidelines within the set TAT.
* Closely working with Fraud Monitoring team for investigation and resolution of the

customer frauds, cards compromised and transaction disputes and providing reports and feedback on such cases.

* Preparing and posting entries and settlements.
* Card Issuance and customer related card verification and updates.
* Maintaining accurate MIS of daily activities for reporting and quality checks.

 **Work Experience Details**

* ADCB (Abu Dhabi Commercial Bank) February 2009- August 2014
* FAB (First Abu Dhabi Bank) October 2014- Present

**Education Details**

* Bachelors in Business Administration- BBA (specialization in finance) University of Pune, India (2005-2008)

**Personal Details**

* Age: 32 years
* D.O.B: 08 September,1987
* Nationality : Indian

**System Skills**

* Proficient in Microsoft office applications (Ms Word, Ms Excel, Outlook)
* Card management systems such as First Data, Vision Plus, CAS, CCPS
* Customer relationship system such as Seibel
* Core banking systems such as Flexcube, T24
* Arcot 3D secure system

**Languages Known**

* English (written and spoken)
* Hindi (written and spoken)

**Contact Details**

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