

ISLAM HEFNAWY

CHARGEBACK SPECIALIST

CONTACT



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cairo



16/02/1995

SKILLS

- Team Collaboration
- Problem Solving
- Time Management
- Adaptability
- Critical Thinking

LANGUAGES

- English

Achievements

- Top Achiever for Year 2022-2023

EXPERIENCE

July 2020 - Present

Chargeback Specialist

National bank of Egypt

As an Issuer

(Portals Visa- Mastercard & MEEZA)

- view and investigate all incoming chargeback requests from cardholders. Gather necessary documentation and evidence to support or refute the cardholder's claim.
- identify the appropriate reason code for each chargeback, ensuring compliance with card network regulations.
- Ensure that all chargeback processes and procedures adhere to card network rules and regulations, as well as internal policies and procedures.
- Participated in the implementation of a **chargeback automation project**, which led to streamlining the overall chargeback cycle process moreover i collaborated closely with the IT team to ensure the precision and accuracy of the chargeback automation system, including the integration of relevant data sources and the optimization of workflow processes.

As an acquirer

Portals (VISA-MEEZA)

- notify the merchant of incoming chargeback claims & Provide guidance to the merchant on the appropriate response and required documentation
- Validate the accuracy of the chargeback reason code assigned by the issuer & ensuring the reason code aligns with card network regulations
- respond to incoming chargeback disputes with the proper documentation to support the merchant's case & avoiding any possible technical violations that may led to financial losses

EDUCATION

July 2017

GPA 3.2

Bachelor of commerce in international business administration

Sadat academy for management science

CERTIFICATIONS

- Advanced excel & Data visualization
- Negotiation skills
- Time management