

NANA YAW ADJEI

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PROFESSIONAL SUMMARY

I am a solution-driven and analytical IT banking professional whose expertise in e-business operations, card operations management, ATM operations, credit risk, project management, strategic partnerships, and developing sustainable IT strategies, has led to the successful design and implementation of innovative IT banking solutions and projects. With 9+ years of experience in the Banking Industry, I have successfully collaborated with diverse internal and external banking partners and have developed excellent skills in troubleshooting technical problems, maintaining in-house banking & IT processes/systems, and providing prompt customer support. I am an effective communicator with excellent leadership skills and am always keen to optimize IT processes that drive organizational and operational excellence.

EDUCATION & QUALIFICATIONS

Cambrian College |Sudbury, Ontario, Canada

Post Graduate Certificate, Business Analytics

Ongoing

University of Ghana Business School| Accra, Ghana

Executive MBA, Project Management

2021

Kwame Nkrumah University of Science & Technology| Kumasi, Ghana

BSc. Chemistry

2010

Achimota Secondary School| Accra, Ghana

Secondary School Certificate Examinations (SSCE)

2005

KEY SKILLS

- Strong management and decision-making skills.
- Ability to problem solve and create innovative solutions to challenges and opportunities.
- Ability to implement and troubleshoot changes and modifications.
- Strong understanding of banking and financial systems and processes.
- Knowledge of regulatory compliance and security protocols.
- Excellent communication and interpersonal skills.
- High proficiency in Microsoft Office Suite – Word, Access Excel, PowerPoint.
- Knowledge and experience in Python, R programming, MySQL, SQL, Tableau, Jupyter Notebook and Power BI.
- Good knowledge of ArcGIS

AREAS OF EXPERTISE

Information Technology| Project Management | Change Management | Monitoring & Evaluation |E-business Operations |Operations Management | Vendor Management | Customer Service Management| Business Development |Master Card Operations |Visa Card Operations |Credit Risk | Quality Control | Market Research |Data Management |Budget Management |Strategic Management |Data Analysis

WORK EXPERIENCE

Team Lead, E-banking Support (ATM and Cards) |Fidelity Bank Limited

03/2022 – 01/2024

Led unit-related projects and provided strategic direction to an 8-member team to enhance the standard operating procedures and business engineering processes relating to card production, transactions, and issuance

to improve overall business efficiency, client satisfaction, and profitability. This has resulted in the delivery of an average of 70% results in key performance areas and increased customer satisfaction by 15%.

- Managed all card production activities ensuring adherence to card production standards and quality production levels where trainings were provided to 50+ colleagues and team members in the areas of card transaction investigation, card personalization, printing, and card issuance.
- Conducted regular stock control checks to manage stock levels of card centre materials and collaborated with relevant teams to ensure proper reconciliation.
- Resolved card-related issues and supervised in-house card personalization.
- Collaborated with e-business sales, Project management, Bank operations, and card operations teams to identify their needs and develop solutions leading to over 30 implementations of approved application changes used in all 75 branches.
- Proposing key e-commerce and e-business strategies by leveraging organizational procedures and processes that led to a significant 15% increase in profits and 15% cost savings from e-business activities.
- Formulated and implemented operational strategies for card centre operations which led to a reduction of the turnaround time for resolving card-related challenges by 30%.
- Oversaw first and second-level resolution of card Issuance platform issues.

Card production and monitoring officer |Fidelity Bank Limited

03/2014 – 03/2022

Recruited to coordinate card production services and monitor operational activities to ensure compliance with card service goals and standard operating procedures.

- Converted all VISA and Proprietary card product requests from Core Banking software to the required file format for personalization, increasing operational excellence by 30%.
- Received, sorted, and dispatched VISA and Proprietary cards from personalization to all 75 branches.
- Successfully resolved ATM and Card complaints logged from all 75 branches daily.
- Successfully handled over 5000 internal and external customer issues (ATM connectivity problems and Card complaints) and assisted custodians in resolving ATM issues.
- Liaised with 10+ vendors to ensure SLA adherence (Network International, Future Cards, Maria, GHIPSS, VISA, Mastercard, Nsano, Bankworld CR2, Veneka, and NCR).
- Facilitated 50+ branches to resolve issues associated with instant VISA card hardware (Printing machine and Pin pad) and managed Encryption keys for Instant card pin pads and POS devices.
- Monitored ATMs and Switch systems (Day, Night, and Holidays).
- Coordinated end-to-end testing of card-related products (new or enhancement to existing products).

E-Business Specialist |ProCredit Savings and Loans Company Ltd

03/2013 – 03/2014

Managed all domestic ATM card operational issues as well as the coordination and integration of ATM and E-Zwich operations for smooth business-to-business and business-to-customer transactions.

- Collated and organized 100+ card orders placed by 10 branches for production and distribution daily.
- Resolved all branch issues relating to ATM-related applications in Core Banking Software, ATM service, cash retracts, rejected reversal claims, and technical and network operations.
- Collaborated with switch provider and ATM vendor to provide seamless ATM operation after installation or malfunction.
- Advised payment Unit on the accounting entries to be passed upon receipt of e-zwich settlement reports.
- Coordinated with GHIPPS to resolve branch and client's e-zwich transaction challenges as well the stock management of over 3000 ezwich smart cards.

- Registered 80+ merchants on the eGHIPSS back-end application and requested personalized cards for merchants.

Business Client Advisor|ProCredit Savings and Loans Company Ltd

10/2012 – 03/2013

Executed business strategies to improve the efficiency of operational and financial management of clients and businesses.

- Advised and informed 20+ clients of loan products, leading to increased loan applications.
- Effectively screened and selected loan applications which led to a drastic reduction of 25 % in default rate.
- Assessed loan proposals, monitored outstanding loan portfolios, and presented the results of the analysis to a credit committee.
- Consistently followed up on bad debts which improved the rate of payments.
- Cross-sold USSD applications, payment cards, and investment products to existing and potential clients.
- Conducted market research and analyzed results to support key business decisions.

Trainee, Young Bankers Program |ProCredit Savings and Loans Company Ltd

03/2012 – 10/2012

Selected from a final shortlist of 30 applicants nationwide to be part of the highly competitive and rigorous Procredit Savings and Loans Company Ltd management trainee program.

Chemical Analyst (National Service) | Tema Lube Oil Company

11/2010 – 08/2011

Supervised the analysis of lubricants and additives, ensuring they meet quality control requirements and are fit for use.

- Determined viscosity indices of lubricants and additives via the viscometer bath.
- Quantified metal contents (zinc and calcium via AAS or volumetric titration).
- Reformulated lubricants on a pilot blend basis using an Excel-generated blending software.
- Assessed the foaming tendencies of lubricants via a foaming test machine.
- Evaluated the water-oil separability of the lubricants.

ADDITIONAL INFORMATION

Training and Certifications

- Writing Efficient Code with pandas **2024**
- Analysing US Census Data in Python **2024**
- Building Dashboards with Dash and Plotly **2024**
- Introduction to Data Science -Cisco **2024**
- Certified Cards and Network Payment II **2021**
- Certified Cards and Network Payment I **2020**
- Ghana Securities Industry Certificate **2011**
- IT Service Management (ITIL Foundation) **2018**
- Visa Card Program Management **2018**
- Visa Net Operations Management **2018**
- Introduction to MasterCard **2017**

KEY PROJECTS UNDERTAKEN

- Fidelity Switch upgrade **2023**
- Payment Schemes refund Automation **2023**
- Fidelity Credit Card Issuance **2023**

• Fee Billing Engine Phase II	2023
• Fee Billing Engine Phase I	2022
• In-house card personalization of payment cards	2022
• Indigo Ghana Card Integration	2022
• Fidelity Government of Ghana Payment Card Issuance and Funding Platform	2022
• Mastercard Prepaid card BIN Migration	2021
• Prepaid Card Management USSD Platform	2021
• Payment Card Data Migration from in-house switch to third-party switch	2021
• Fidelity Payment Card Issuance and Funding Platform (Indigo)	2020
• Fidelity VISA POS Acquiring project	2018
• Fidelity Mastercard ATM Acquiring	2017
• Procredit GHLINK ATM acquiring	2014
• Procredit GHLINK card issuing	2013
• Involved in designing Procredit accounting entries for GHLINK	2013
• Procredit Window 7 ATM (32) upgrade	2013
• Fidelity Window 7 ATM (114) upgrade	2015

VOLUNTEER EXPERIENCE

• House prefect of Gyamfi House	2004-2005
Location: Achimota Secondary School, Achimota, Accra	
• Transport Officer	2006 - 2010
Location: NUPS-G, KNUST Local	
• Conference planning committee transport coordinator	2008-2009
Location: NUPS-G, KNUST Local	
• Vice President of the Young Peoples Guild	2011-2015
Location: Grace Presbyterian Church, Community 11, Tema	
• Church Fundraising committee member	2012 - 2015
Location: PCG Grace Congregation, Tema, Community 11	
• Organiser (Donation)	2022
Location: SOS Children's Villages, Tema, Ghana	
• Greeter (Open House- Student Takeover)	2024
Location: Cambrian College, Sudbury, Ontario	
• Greeter and Clicker (Canada Day Celebration)	2024
Location: Sudbury Community Arena, Sudbury	