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Gulistan-e-Johar opposite Continental Bakery   0303-2624491
Karachi.   E-mail: aqahmed@euronetworldwide.com
                                                        aaaqil.ahmed@gmail.com

Khawaja Aqil Ahmed

OBJECTIVE:

I want to work for an Organization to serve my technical expertise & managerial skill with full devotion beneficial for my career as well as for the organization.

ACADEMIC QUALIFICATION:

- **Master in Public Administration (MPA)**, bi-major specialization in MIS & Finance from Karachi University in Year 2002 with '1st Division'
- **Bachelor in Commerce (B.Com)** from Karachi University in Year 1995 with '2nd Division'.

PROFESSIONAL QUALIFICATION:

- **2 Years International Diploma in Computer Sciences** from College of Digital Sciences (CDS) affiliated with NCC UK in Year 1996 with 'Distinction'
- **3 Years Diploma of Associate Engineer in Electrical Technology** from Govt. Saifee Eide Zahabi Institute of Technology in Year 1995 with '1st Division'.

PROFESSIONAL CAREER SUMMARY:

- 20+ years of working experience of IBM AS/400 platform
- 10+ years of experience in payment system industry
- Independently involve in projects with payment associations and drive them towards successful completion.
- Experience of performing gap analysis and technical process enhancement
- Formulate Project Schedules and execute Implementation phase of Projects after Sale-cycle
- Customer Expectations Management throughout the Execution stage and closing stage
- Managing different project execution steps by integrating and communicating with cross-functional teams
- In depth knowledge of Electronic Financial Transactions (EFT) from card setup to live implementation, Card & Payment Operations, EMV, ATM,
- CCDM, POS, ISO 8583/87/93, Hypercom
- Develop RPG/400 PGMs/APIs/Bit Functions/User Exits for different projects
- Skilled & individually involved in Visa, MasterCard Certification
- Hands on experience in EFT simulators & utilities like VTS etc.
- Understanding of PCI DSS & PA DSS including application level security standards and best practices.

Euronet Pakistan (Pvt.) Ltd (*Since May-2011 to till date as Manager – AD&P, Asst. Manager – ADP & Sr. Application Consultant*)

Euronet Pakistan, a subsidiary of Euronet Worldwide brings with it the experience of the world's largest global provider dedicated to banking and payments technologies. Euronet Pakistan is poised to offer the best blend of technology and outsourcing services to all Pakistani banks from its state of the art facility in Karachi, Pakistan. Backed by the very best talent in the local industry we provide an unmatched flexibility, scalability and SLA-based services.

With a rich history in the financial services sector, Euronet serves more than 300 institutions in over 150 countries which includes both software based and EFT processing customers. Euronet has the most comprehensive range of solutions for the broadest range of financial markets and holds leadership positions in payment processing and banking solutions, providing software, services and outsourcing of these payment technologies. Euronet develops synergistic solutions to make payments secure, faster while adding value to your business.

Responsibilities & achievements: -
- Project Management & Implementation
- Certifications
- Alternate Delivery Channel Configuration & Setup
- Compliance/Upgrades and Patch management.
- Coordination and follow up
- Project Analysis
- Support Project Technical Documentation & Manuals

Working Areas:

• ATM & CCDM Configuration/Setup, State & Screen Programming
Specialized in State & Screen Programming from scratch to end or updation/addition of new services or new features on machine as per bank requirement.

Clients: MCB Bank, Barclays Bank, Burj Bank, Bank alBaraka, First Women Bank, Waseela Microfinance Bank, National Bank of Pakistan.

• Branchless Banking Setup
Expertise in Branchless banking project setup with respect to issuing and acquiring.

Clients: MCB Bank (Lite) and Waseela Microfinance Bank (MobiCash).

• Certification
Involve in 3rd Party Scheme (VISA/MasterCard) issuing & acquiring certification. Also participate in local switch certification w.r.t shared ATMs Utility Bill Payment Service and Interbank Fund Transfer.

Clients: MCB Bank, Barclays Bank, Burj Bank, Bank alBaraka, Waseela

Microfinance Bank, National Bank of Pakistan.

• Production or Post go-live issues handling
Effectively handling of production critical issues pertain to clients. Also support after project post go-live issues till smooth run.

• Amendments in existing RPG APIs/User Exits/Bit Functions
Changes in customized programs as per bank requirement.

• Settlement/Audit Reports & Extracts
Provide support to create settlement/Audit Reports & Extracts.

MNET Services (Pvt.) Ltd (*Since Nov-2007 to Apr-2011 as Payment System Analyst*)
MNET is the wholly owned subsidiary of MCB Bank Limited and provides development, networking and HR outsourcing services to the bank. MNET operates ATM networks (Euronet) for secure, online, real time financial transaction comprising of 612 ATMs in 50 cities.

Responsibilities & achievements: -
- Settlement and Merchant Payments
- Project Implementation.
- Certifications-Member bank compliance to MNET specifications.
- ATM Enhancement.
- Compliance/Upgrades and Patch management.
- Coordination and follow up with Vendor.
- UAT

Projects:

• ATM Configuration, State & Screen Programming
Addition/Configuration of ATM on controller. Expertise in State & Screen Programming for addition of new services or new features.

• MCB Mobile Banking Project
Fully participation in MCB Mobile Banking Project, Technical Specification, documentation, Coordination, Configuration/Setup, SIT, UAT, Settlement, Go Live activity and Post go-live issues handling.

• Inter-Switch Pre-reconciliation (MNET/1LINK)
The main objective of project is to minimize the disputes between both switches and generate settlement reports to respective member banks as well as State Bank of Pakistan.

• Migration of Citibank Link from X.25 to TCP/IP
Citibank ATM communication link migration.
• Certification of Banks on MNET Switch
Compliance of Arif Habib Rupali, JS Bank and SME Bank in accordance to the MNET specification in order for their transactions to be carried out in MNET switch Euronet configuration.
• Utility Bill Payment through ATM
Developed various modules for bill payment & mobile Top-ups of Utilities/Telco companies through ATM.
• Inter-Bank Fund Transfer (IBFT)

System analysis & design for IBFT Project.

M/S ISF – Software House (*Since Jan-2007 to Oct-2007 as Project Manager*)

Responsibilities & achievements: -
- Reporting to the CEO of ISF, worked as a vender posted at MNET Services (Pvt.) Ltd.
- Develop and manage documents comprising of agreements, process flows, issue resolution reports, development manuals, technical specifications, project plans for MNET projects.
- Involved in RPG/400 based API/PGM & configuration for MNET member banks.
- Resolved operational issues of MNET switch.
- Involved in Euronet configuration for MNET member banks.

Projects:
- i. PRERCON (Settlement Process between two local switch)
- ii. UBPS (Utility Bills Payment via ATM Channel)

Pakistan Revenue Automation (Pvt.) Limited (*Since Mar-1997 to Dec-2006*)
(A Company owned by Federal Board of Revenue, Government of Pakistan)

- *Period Mar-1997 to Dec-1997 as an Assistant System Administrator*
Environment: IBM AS/400, OS/400 & SQL/400
Nature of work: Involved in Monitoring & trouble-shooting of IBM AS/400 System, coordination with M/s SAZTEL regarding remote communication devices, monitor mirroring of main system to backup, routine backup of data and Users complains and queries handling.

- *Period Jan-1998 to Dec-1998 as In-charge Customs Information Services Centre*
Environment: Windows 3.1, Windows 95/98, C++, MS Access, VIS System & LAN
Staff under control: Six (6), 1 Facilitation Officer, 1 Database Administrator
    2 Data Entry Operators & 2 Data Verifier
Nature of work: Fully involved in design, programming, testing & implementation of VIS System. Maintain Local Area Networking of whole office. Data handling & processing. Manage staff of CIS Centre.

- *Period Jan-1999 to Jun-2002 as Regional Network Coordinator*
Environment: IBM AS/400, OS/400 & Motorola Remote Communication Devices
Staff under control: Six (6), 4 Network Engineer & 2 Hardware Engineer
Nature of work: Infra-structure of Pakistan Customs' Computer Remote Network of 19 locations i.e KPT West Wharf Examination Sheds & Gates, KPT East Wharf Examination Sheds & Gates, KICT, Auction Shed, QICT, Port Qasim Custom House, AFU Exports, AFU Imports and ICG etc.

- *Period Jul-2002 to May-2003 as Project Manager – Export Facilitation Centre*
Environment: IBM AS/400, OS/400, IBM Client Access & WAN Technology
Staff under control: Forty Two (42), 1 User Assistant, 2 Supervisors, 1 Facilitation
    Officer, 2 Exception Handing Officer
    1 Network/Hardware Technician, 15 DEO,
    10 Data Verifier, 6 Counter Handling Staff
    2 Runner, 1 Office Boy and 1 Driver
Average Workload per day: 500 Export Documents (GDs)

Annual Revenue: PK Rs. 7.5 million
Nature of work: - Fully involved in Finalization of EFC Layout Plan – Get approvals from Pakistan Customs, KPT and EPB – Tendering of Civil, Electrical, Computer Cabling, Furniture & Fixture and Computer Equipment - Processing of all said Tenders – Involved in EFC System Design & Development - Recruitment & Training of newly hired staff for EFC – Coordination with different stack holders like Customs, KPT, EPB, KCAG, Shipping Companies, Computer Bureau, PTCL, Coupon Printing Press etc. regarding EFC issues – Officially Inauguration of EFC – Successfully implementation the EFC policies and smoothly operation handover to new Project Manager.

- *Period Jun-2003 to Sep-2003 as Computer Instructor of I.T Skill Development Prog.*
  Environment: Windows XP, Office XP, Internet & Web based CVIS System
  Staff under control: Four (4), 3 Computer Lab Assistants, 1 Office Boy
  No. of Participants: 72 staff members of Customs Valuation Department
  Nature of work: Training Programme specially designed for Top to Bottom Level of Customs Valuation Departmental Staff (Deputy Controller, Assistant Controller, Principal Appraiser, Valuation Officers, Suprt., UDC, LDC etc.)

- *Period Oct-2003 to Feb-2004 as Computer Instructor of Computer Literacy Prog.*
  Environment: Windows XP, Office XP, Internet & Web based CVIS System
  Staff under control: Four (4), 3 Computer Lab Assistants, 1 Office Boy
  No. of Participants: 350 staff members of Customs Appraisement Collectorate
  Nature of work: With the coordination of Customs Coordinator of TEPI Project, a Computer Literacy Programme launched for lower staff (Suprt., UDC, LDC, RS etc.) of Customs Appraisement Collectorate for improvement of IT Skill.

- *Period Mar-2004 to Nov-2004 as Project Manager – Customer Services Centre*
- *Period May-2005 to Sep-2005 as Budget Coordinator – Customer Services Centre*
  Environment: IBM AS/400, OS/400, IBM Client Access
  Staff under control: Sixty Seven (67), 2 User Assistant, 2 Supervisors, 1 Facilitation
  Officer, 4 Exception Handing Officer
  2 Network/Hardware Technician, 34 GD
  Processing Officer, 18 MNO, 1 Accountant
  1 Runner, 1 Office Boy and 1 Driver
  Average Workload per day: 1000 - 1200 Import Documents (GDs)
  Annual Revenue: PK Rs. 14.5 million
  Nature of work: - Over all management of Customer Services Centre, maintain staff performance level check, manage imprest account, maintain motivation factor in staff to increase productivity of work, Coordination with Customs, Shipping Companies, Clearing Agents, AIB and CPF/CWT regarding day to day CSC issues, Improvement in existing system and setup to minimize the processing time of GD, Budget Activities 2003-2004 and 2004-2005 successfully completed without any pressure.

- *Period Dec-2004 to Dec-2006 as Project Manager – Export Facilitation Centre*
  Environment: IBM AS/400, OS/400, IBM Client Access & WAN Technology
  Staff under control: Forty Two (42), 1 User Assistant, 2 Supervisors, 1 Facilitation
  Officer, 2 Exception Handing Officer
  1 Network/Hardware Technician, 15 DEO,
  10 Data Verifier, 6 Counter Handling Staff
  2 Runner, 1 Office Boy and 1 Driver

Average Workload per day:	500 Export Documents (GDs)
Annual Revenue:	PK Rs. 7.5 million

Nature of work: - First to removed the mismanagement culture at EFC within a month, transparent daily transaction record keeping, maintain staff performance level check, manage routine tasks, look-after imprest account. Coordination with different stack holders like Customs, KPT, KCAG, Shipping Companies, Computer Bureau, etc. regarding EFC routine issues, improvement in existing system and setup.

PERSONAL INFORMATION:

- **NIC # 42101-7640606-3**
- **Passport # A2378679**
- **NTN # 1130343**
- **Married**
- **Nationality - Pakistani**