

## Contact

[www.linkedin.com/in/atif-zamir-a0aa4a10](https://www.linkedin.com/in/atif-zamir-a0aa4a10) (LinkedIn)

## Top Skills

Active Directory  
ITIL  
Disaster Recovery

## Languages

English

## Certifications

Resource Management and Supervisory Skills  
CCNA Certified  
Effective Communication  
MasterCard Clearing and ChargeBack Process  
Clear and Candid Business Communication Skills

# Atif Zamir

FinTech | ADC | Digital Banking Professional  
Pakistan

## Summary

With the diversified experience of over 14 years, having exceptional knowledge in banking and payment systems. Hands on experience on multiple banking applications and other value added services. Over 5 years of IT Operations experience including 24\*7 client support, Team management and service delivery. Sound knowledge of:

- Core Banking Application.
- ISO 8583 & EMV Co Standards.
- Payment Systems.
- Value Added applications / services.
- ATM / POS Switches.
- VISA, MasterCard settlement processes.
- VISA, MasterCard & UPI Certifications processes, PVT, NIV & NITs.
- Pakistan's 1st Mobile POS solution. Deployment / Client Support / Vendor Coordination / Certification.
- Card Management Systems.
- QR issuance and Acquiring projects. Tokenization & and HCE Implementation.

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## Experience

United Bank Limited  
AVP  
January 2022 - Present (3 months)

Bank Alfalah Limited  
Manager/AVP  
November 2018 - January 2022 (3 years 3 months)  
Karachi, Pakistan

- 1) Product Development & Project Management.
- 2) BRD creation and Technical Documentation. Scope finalization.
- 3) mVisa & Masterpass specifications. coordination with payment schemes.

- 4) Vendor engagements in multiple projects.
- 5) Channel monitoring and First level support.
- 6) Work as business analyst, where bank offers realtime integration solutions.
- 7) mVisa issuance and acquiring project. end to end coordination with VISA regional teams. Scope and solutions finalisation.
- 8) Virtual Debit Card Portfolio.
- 9) Upcoming product development. Virtual Prepaid Card development and complete portfolio.
- 10) Working as Business Technology Expert in BAFL Digital Banking Group

## HBL - Habib Bank Limited

### Manager IT

June 2016 - October 2018 (2 years 5 months)

Head Office

- 1) Business Analysis
- 2) Project Management
- 3) Requirement Gathering and Vendor Coordination.
- 4) Project Cut-Over and Delivery.
- 5) Debit / Credit Card Personalization systems.
- 6) White plastic and EMV certification (VISA, UPI, MasterCard & Paypak)
- 6) Chip n PIN & Contactless Cards.

## Monet - Mobile Money Network

### Assistant Manager - Quality Assurance & Service Delivery

September 2014 - May 2016 (1 year 9 months)

Karachi

- Mobile POS Technology, UAT, Integration.
- Transaction flow and end to end testing.
- ADVT (Acquirer device validation tool kit).
- Perform QA of Different Mobile apps (Android, Windows etc.)
- Coordination with vendors.
- Technical / Procedural documentation.
- Database and MIS management.
- 1st / 2nd level Client support.
- Patch deployment and application implementation.
- End to End transaction monitoring, System monitoring using LINUX and Windows operating systems.
- HSM Key management for MPOS Devices.
- Client side training Sessions, Demonstrations, Presentations.
- Documentation (System / Procedural).

- Patch deployment, Application installation at Linux / Windows based servers.
- PCI DSS 3.1 Certification Project.
- Branch-less Banking Services.

## Euronet Pakistan (Private) Limited

3 years 5 months

### Application Consultant

April 2014 - September 2014 (6 months)

Karachi

- Setup testing environment for business users and perform SITs, UATs as per requirement.
- Coordination with business users during UATs and work accordingly as per their feedback.
- Provide 2nd level support to EN technical support team for any new or ongoing production issue.
- Close coordination with internal development team for any existing and upcoming project
- Align with the company's project managers during project executing.
- Involve during certification with third party payment schemes (I.e. VISA, MASTERCARD). ADVT, MTIP.

### Technical Support Analyst

August 2012 - March 2014 (1 year 8 months)

Karachi

#### Responsibilities

- Provides training / guidelines to customer support analysts / newly hired staff.
- MIS presentation to the higher management on a weekly and monthly basis.
- Provide first level technical support to the customers (Member Banks).
- Manage End of Day Operation for the ATM controller while using IBM AS-400 / OS-400.
- Execution of different queries on Controller for transaction extraction purpose.
- Manage and handle ongoing production issues.
- VISA transaction settlement processing (Outgoing / Incoming Transactions).
- Perform incident management in case of any incident reported by client or customer.
- 24\*7 Technical and Operational Support

- Perform investigation on daily log files to provide initial information and resolution details to customer.
- Reports to the Manager of Operations and Customer Support
- Incident Management and Tracking / Change Management
- Participate in different ongoing and upcoming projects
- User acceptance testing for new changes and modification.

### Customer Support Analyst

May 2011 - July 2012 (1 year 3 months)

Karachi

#### Responsibilities

- EOD processing for all clients
- Provide first level Customer / Technical support to the customers (Member Banks).
- .Execution of different queries on ITM 4.1 for transaction extraction purpose.
- VISA /MasterCard transaction settlement processing (Outgoing / Incoming Transactions).
- Perform incident management in case of any incident reported by client or customer.
- 24\*7 Technical and Operational Support
- Perform investigation on daily log files to provide initial information and resolution details to customer.
- Reports to the Manager of Operations and Customer Support
- Execution of daily and monthly backups and coordination with IBM datacenter team for tap library upload.

### Royal Bank of Scotland

System Operation Admin

March 2010 - January 2011 (11 months)

Karachi

#### Job Responsibilities

- Core Banking application Score running on AS/400.
- Daily Start of day / End of day processing's.
- Securing back up of data files and program libraries.
- To update local applications on daily basis on remote servers in Taiwan, Singapore.
- Daily / Monthly & Quarterly data reconciliations and reporting to business Unit Heads.
- Maintain logs / MIS of critical application, passwords custody / usage under compliance policy.
- Incident Reporting.

- Mid-ranged documentation for local applications.
- Handling local applications: Credit Card MIS (CCMIS), Lending PC (LPC)
- PL/SQL management. Deployment of SQL queries in case of application errors.

## Barclays

### Business Analyst

May 2008 - March 2010 (1 year 11 months)

Karachi

- Marking of holidays within the application
  - Provide technical and functional support to business users.
  - Assign different issue raised by users to offshore support team and follow them up till the resolution.
  - Perform UATs for the FIX provided by offshore support in UAT environment and after successful UAT initiate a request to production support team for FIX deployment.
  - Get all the necessary approvals from relevant business owners and share it with production support.
  - Creation of new advices and reports with in the application and creation of new UDFs (User Define Fileds) as per user requests.
  - Creation of new users and new user profiles in the application and assign it to respective users.
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- Creations of new users and user profiles in the application
  - Creation of new filed in the applications along with the new forms requested by users.
  - Management of workflows (Automatic email escalations) in the application.
  - Resolution of different issues reported by business users on timely basis.
  - Creations of new categories and subcategories in the application
  - Provide testing environment to business uses where they tests new functionalities of application.
  - Creation of reports after getting the data from the production server and apply different types of SQL queries to refine the output
  - Provide the production data dumps to business users on timely basis for MIS purpose
  - Perform client side scripting from front end and cater the requests of business users.

## ABN AMRO Bank N.V.

### Information Security Administrator

April 2007 - May 2008 (1 year 2 months)

Karachi

#### Job Responsibilities

- By using Active Directory, User creations on ABNAMRO domain.
- Assign appropriate rights to the users according to their privileges.
- Design and implement the security strategies within the ABNAMRO Domain.
- Keep the security checks regarding any vulnerability in the Network.
- Creation of users in different banking applications and assign appropriate rules to the users.
- Manages the user's profile movement and deletion of the user in case of employee's departure.
- Provide front line support to the users all over Pakistan.
- Provide e-mailing facility through Lotus Notes.

#### Hamdard University

IT Administrator

December 2005 - March 2007 (1 year 4 months)

Karachi

#### Responsibilities

Experience in administration of overall process of software installation, Configuration of Windows 2000 server and client. Management of Hospital Management System, Patient Billing System. Pharmacy System Management of 24\*7 IT operations including resource management. Client coordination.

#### Liaquat National Hospital

System Support Engineer

August 2005 - December 2005 (5 months)

Karachi

I was working in LNH as system support engineer and supporting Desktops of the organization

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## Education

Muhammad Ali Jinnah University

MS, Computer Science · (2005 - 2008)