**NOSHAD SHAH**

**Position: -** Operation Officer in Abu Dhabi Islamic Bank

**Experience: -** 08 Years- Global ATM, Debit Cards, CMC & Policy & Procedure

**Educational Qualification: -** Bachelor in Commerce (MBA- Pursuing)

**Key Skills: -** Leadership & Team Management, Communication Skills, Customer Service, Control & Governance, Time Management etc.

**Mobile: -** 052-8082498

**Current Location: -** United Arab Emirates - Abu Dhabi

**Email: -** [shahnoshi786@gmail.com](mailto:shahnoshi786@gmail.com)

|  |
| --- |
| Summary of Career |

Highly determined, organized, accomplished and trustworthy Management Professional with more than 08 years of combined experience in different role in a bank as below.

1. Operation & Financial Analysis 6- Liability and Cash Management
2. Settlement and Reconciliation 7- Accounts Payable/ Receivables
3. UAT Testing & Documentation 8- SOP Reviews & Updating.
4. Project Management 9- Documents Review & Gap Analysis

5- Control & Governance 10- Customers Complaints & Chargebacks

|  |
| --- |
| Major Roles in Organizations |

* Developing processes, systems and procedures to improve process efficiency and establish best practice
* Reviewing current manual processes and developing effective solutions so as to eliminate manual intervention
* Prevent, resolve and analyze exceptional errors or claims to create streamline minimal risk processes.
* Conducting staff training to ensure that all team members are aware of relevant procedures and applicable policies in order to carry out their duties competently and effectively.
* Awareness of procedures/controls and risks involved, flexibility, process improvements, analytical skills.
* Daily and month end reconciliations of operations core trade capture systems to the firm’s books and Records.
* Good knowledge of risk metrics analysis and reporting, operational and financial risk and controls and governance and oversight frameworks.
* UAE & GCC Switch Debit card settlement & processing ,UAE
* Customer complaint resolution (ATM, CCDM, POS and corporate customers), UAE
* Follow up with Central Bank for the settlement & customer complaint Resolution.

|  |
| --- |
| Employment Record |
| Specialist- Reconciliation |

**Abu Dhabi Islamic Bank United Arab Emirates**

**Specialist in Reconciliation Abu Dhabi**

* Manage Master vault GL reconciliation.
* Ensure quality control in GLs reconciliation & exceptions
* Managing ATM & CCDM Map reconciliations on daily basis
* Manage UAE Switch Receivable/Payable recon.
* UAE Switch Shortage GL Recon on daily basis.
* Performing SCDM Rec-ok on daily basis and submitting to Team leader for signoff purpose.
* Performing all the GLs (77) Reconciliation monthly basis and submitting to ICD.
* Preparing Transfer memo for the purpose of Transfer of funds from Overage GLs to unclaimed GLs.

|  |
| --- |
| UAE & GCC Switch Settlement & Processing |

**Abu Dhabi Islamic Bank United Arab Emirates**

**Operation Officer Abu Dhabi**

* UAE & GCC switch Transactions Processing on the daily basis.
* Responding inward/outward Central Bank enquiry on the daily basis.
* Coordinating with Card Centre for Visa and Master card transactions processing.
* Settling wage processing system prepaid card transactions on ADIB ATM.
* Investigate GL Overages/ Shortages in ATM/CCDM and report to coordinators-Accounts.
* Ensuring all customer queries are attended and settled within agreed Turnaround Time.

|  |
| --- |
| Dispute Management System ( ATM,CCDM,POS & Corporate Customers Complaints) |

**Abu Dhabi Islamic Bank United Arab Emirates**

**Dispute Analyst Abu Dhabi**

* Receiving customer disputes through Branches, call center via emails.
* Scanning, uploading, investigating & closing for all customers’ discrepancies thru DMS.
* Ensuring all customer queries are attended and settled within agreed Turnaround Time.
* Coordinating with Fraud Monitoring Team for suspicious Transactions Status.
* Processing POS disputes to chargeback team thru DMS and upon authorization from card center credit the customer as refund chargeback and close the case in the DMS.
* Processing the Iraq & UK POS disputes by directly sending the cases to chargeback unit and upon authorization from card center credit the customer as chargeback refund & close the case.

|  |
| --- |
| Project Participations |

* VAT Phase I & Phase II
* ITM Project ( Interactive teller Machine)
* Base II – Recon Module Dashboard
* Core Banking System Migration (Phoenix to Ethix)
* Charge Reconciliation
* Overage & Shortage Reconciliation
* Genius System Enhancement

|  |
| --- |
| Computer Skills & Software’s:- |

Microsoft office word excel, PowerPoint, Outlook.

Phoenix, In-Solution, CSF, SAP, Peach Tree, Citrix, Gasper EJ Viewer, Ethix, Sedra

|  |
| --- |
| Personal Details:- |

* Date of Birth : 06 April, 1986
* Gender : Male
* Religion : Islam
* Nationality : Pakistani
* Marital Status : Married
* Languages Known : English, Urdu, Panjabi, Hindi, Arabic (Basic)
* Driving License : UAE Valid Driving License