

## **Nigar Abdullayeva**

Permanent address: Chicago, IL. 60626

Email: [nekabd27@gmail.com](mailto:nekabd27@gmail.com)

Phone: (312)826-2535

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### ***Education:***

Azerbaijan State Economic University-Baku, Azerbaijan.  
Bachelor's degree in general economy (2009-2014)

Midwestern Career College- Chicago, IL.  
ESL program (2019-2020)  
ASS Business Administration (2020-current)

Northwestern University – Chicago, IL.  
Web Development Boot Camp(2020-current)

### ***Recent Employment History:***

**Head of Plastic Cards and MFS (Mobile Financial Services) Division,**  
NikoilBank IKB – Baku, Azerbaijan.  
July 2017- July 2019

- Lead and manage Cards Business of the Bank.
- Ensure compliance with the legislation and regulations of Azerbaijan
- Participate in various committees and teams.
- Completing monthly reports of Issuing and Acquiring turnovers and fees
- Negotiations with Payment System, Processor representative and vendors
- Product creation and its promotion with a technical support and marketing
- Timing of processes
- Improve current business processes and implementation new ones
- Upgrading current products and their services
- Writing a procedures and regulations
- Project manager of Payment Systems projects (New BINS, 3DS, upgrading status, receiving new licenses and etc)
- Proceed weekly/monthly market research
- Working with technical department for product realization
- Writing and realization of Cash Back Service
- Delivering training and workshops regarding Issuing and Acquiring services and products to Branch network and Call Centre representative
- Budget composition and branch KPI's dimension
- Creating card motivation system for sales structures

### **Leading Specialist of Bank Cards Operations division**

Expressbank OJSC- Baku, Azerbaijan  
May 2015-July 2017

- Daily clearing (issuing and acquiring) of payment systems
- Processing of cardholder transactions clearing file
- Working with daily, monthly and quarterly invoices from MasterCard and Visa PS
- Dispute resolution, chargebacks, representments, and retrieval requests.
- Project Manager of Updating status in MasterCard PS
- Project Manager of Priority Pass project
- Getting license from PS for Merchant acquiring and complete project in Bank.
- Project Manager for contactless implementation of MasterCard and Visa PS
- Working with interchange fees and MCC codes
- Negotiations with payment system Visa and MasterCard (opening new BINs, filling forms, completing QMR and QOC reports, working with VSS files)

### ***Trainings and certificates:***

- Practical training in Customer Services Department in RoyalBank Head Office from June 2008 till August

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- Practical training in Marketing and International Department in RoyalBank Head Office from November 2009 till May 2010
- Visa certification for chargeback's
- COMPASPLUS certification for Card Vendors of Visa and MC
- Complete Clearing and Settlement seminar with MasterCard Academy
- Complete Visa Risk Manager webinar with Visa
- Lean Six Sigma (yellow belt)
- Excel for Managers
- Marketing Communications

**Languages:**

English, Russian, Azerbaijani, Turkish.