

Najwa Abdullah AlMutiri

✉ najwa.vic@gmail.com

☎ 053 028 5212

🎂 8-4-1997

📍 Riyadh

 <https://www.linkedin.com/in/najwa-almutairi-40b423173>

Profile Summary

Analytical, innovative, and solutions-driven professional. Interested in pursuing an engaging career within the Information Technology industry to effectively utilize knowledge and skills gained from academic experience. Expert in using the combined knowledge of traditional design and computer-aided techniques. Develop and implement technological solutions emphasizing delivery cost-cutting and productivity improvements.

Work Experience

Alinma Bank

May 2022 – Present



Operations Excellence (May 2022 - Present)

- Provides leadership to project teams and works closely with business functions to drive improved operations
- Focusing on enhancement, provides status updates on operations performance against plan and meets the targets
- Develop and execute action plans to mitigate, close and eliminate issues, and create efficiencies
- Create and manage meaningful metrics to uncover areas for improvement, measure and communicate project priorities, and track the impact of process changes
- Providing SAMA with the necessary reports while ensuring the operations meet their established standards.

Riyad Bank (Through SmartLink Company)

Oct 2019 – Dec 2021



Credit Card - Cards Integration (2020 - Dec 2021)

- Studied Legal dispute raised by customer against RB to find compelling evidence
- Applied Murabaha deals with RC for Islamic credit cards
- Analyzing (Apple Pay) invoices and sharing it with R&D in Apple
- Investigating Hassad points monthly based on product and created report of data for Loyalty Program (Hassad) Fee Expense
- Referred quarterly the amount of expired Hassad points to accumulative Hassad reward GL
- Raised CRs related to CC cortex, CC operations and CC fraud
- Exported canceled card report that has active priority pass and raised it to Visa
- Collaborate with IT department when there are technical problems related to CC transactions, Annual Fees and customer points

Credit Card - Cards Operations (2019 - 2020)

- Handled effectively and accurately Financials & Returns and provided consistently high standards of CC customer service as well
- Coordinated with Business and customer care over timely processing of Card facilities
- Investigated over Customer and Branches Queries / Complaints and resolved them within 8 hours
- Responsible for Managing Operational Risk from cards payment reversal
- Identified and reported Money Laundering and suspicious transactions; monitoring procedures and control
- Transferred the surplus amount on cards, Damaged Cards, Unused Cards, and Card Limit changed
- Handled other duties like monthly statements and reports for card production
- Processed Purchase orders for Qasset (Crediting and holding merchant transactions)
- Collected payment from the insurance company for overdraft credit cards
- Resolved complaint related to an error in top-up or bill payment
- Handled issues/ inquiries related to Post billing transactions to cardholder accounts
- Released block for unbilled transactions
- Handled issues/ inquiries related to annual fee charges of MasterCard and Visa Card

Payments - Corporate Operations (2019)

- Maintained RB client subscription and registration for Aramco IPO
- Investigated with all banks regarding the customer's relatives of the first degree to avoid duplicated registration
- Ensured all complaints were recorded and responded to promptly (within one day) to ensure no repeated complaints occurred

Achievements & Project

- **Bouki Application (2021)**
Testing all operational related scenarios
- **In House Processing Project, Cortex (2020)**
Testing all operational related scenarios, reporting the result to IT Teams
- **Aramco IPO (2019)**
Maintained RB client subscription and registration for Aramco IPO

Technical Skills

- Process Improvement/Analysis
- Programming
- ITIL
- Budget Planning and Implementation
- Planning Consultation
- Business Integration
- Conflict Management
- Problem-solving abilities
- Committed and hard worker

License & Certification

- **Saudi Council of Engineers License**
Programmer
- **Axelos - ITIL Certificate**
ITIL | Information Technology Infrastructure Library
- **AlKawthar Training Institute**
Introduction to Cyber Security Certificate

Education

- **Master Degree in Data Analytics** **2021 – Present**
Princess Nourah bint Abdulrahman University
GPA (4.8 out of 5)
Relevant Coursework: Big Data, Machine learning and Artificial Intelligence
- **EF American international Academy 2020**
Business English (4 courses)
- **Bachelors in Computer Science** **2015 - 2019**
University of Hafar Al-Batin
GPA (4.4 out of 5)
Excellent with Second Honor Degree