

Usama Numan

S/O Ghulam Mustafa

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OBJECTIVE

I feel that my greatest strengths are my ability to develop and maintain a close working relationship with my customers. This allows me to gain a in-depth understanding of their individual needs and requirements. I can then deliver a professional response to them.

PROFESSIONAL EXPERIENCE

Abu Dhabi Islamic Bank – ADIB

Jan 2023 – Continue

Senior Fraud Monitoring Analyst



- Transaction Monitoring from a Fraud Risk.
- Analyze high-risk transactions to understand existing fraud patterns and new Fraud trends and to minimize potential revenue losses.
- Lead cross-functional initiatives to proactively detect and prevent fraud, contact customers to verify purchases.
- Initiating and Maintaining fraud database at micro level (transaction level and Case level) and ensure proper updating of status through fraud life cycle.
- Comply with Cards Scheme guidelines in reviewing potential compromised card alerts and take preventive actions on exposed cards.
- Co-ordinate with internal departments and external vendors for timely chargebacks and holdback procedures.
- Transaction confirmation with the Merchants, Acquirer Banks and Network International
- Digital Wallet Activation, Deactivation e.g. Apple Pay, Samsung Pay, Google Pay on CM Request

Tanfeeth - Emirates National Bank Dubai - ENBD

Feb 2021 – Dec-2022

Fraud Prevention & Monitoring Analyst



- Transaction Monitoring from a Fraud Risk and Anti-Money Laundering perspective across one of the region's largest and most diverse Retail Cards Business
- Analyze high-risk transactions to understand existing fraud patterns and new fraud trends and to minimize potential revenue losses.
- Lead cross-functional initiatives to proactively detect and prevent fraud, contact customers to verify purchases.
- Initiating and Maintaining fraud database at micro level (transaction level and Case level) and ensure proper updating of status through fraud life cycle.
- Performing fraud assessments and recommends Rule parameter changes across fraud systems (PRM, Riskfort , Transfort , VRM, EMS, Way4, Base24 & Finacle / Siebel CRM).
- Comply with Cards Scheme guidelines in reviewing potential compromised card alerts and take preventive actions on exposed cards.
- Co-ordinate with internal departments and external vendors for timely chargebacks and holdback procedures. Increase, Decrease in POS Limit on Customer Requests, Process to TCLI.
- Transaction confirmation with the Merchants, Acquirer Banks and Network International.
- Digital Wallet Activation, Deactivation e.g. Apple Pay, Samsung Pay, Google Pay on CM Request

Personal Banking Advisor – Customer Service



تنفيذ
tanfeeth



بنك الإمارات دبي الوطني
Emirates NBD

- Provide Internal and External information regarding ENBD Products.
- Inform customers & migrate them to IVR, Internet Banking, Mobile Banking
- ENBD Liv Banking, Digital Banking , Chat Banking
- Credit Card Calculations
- Record customer requests and ensure that they are processed within the stipulated TAT
- Handle enquiries ENBD Retail Banking products.
- Provide information to all customers regarding their Accounts, Credit Cards, Loans & FD etc.
- Cross sell various retail banking products and generate leads
- Capture complaints and forwarded them to Inter-Act Team.
- Customer-centric, focused and answer customer queries with confidence
- Maximize returns and minimize risk and enhance relationships for the bank.
- Produce high quality services and continuous follow up that leads to complete customer satisfaction.
- Basic Compliance detail, AML, KYC/CDD data review as per Bank Internally process
- Communicate well and provide feedback for both internal and external customers for improvement of services or process.

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- **Gulf Marketing Group (GMG) – Farm Fresh LLC**
Operations Coordinator – Customer Service Representative
Oct 2016 – Dec 2017



- **Mobilink GSM, Gujranwala, Pakistan**
Senior Customer Service Specialist – Branch Officer
Feb 2011 – Nov 2013



CERTIFICATES / AWARDS

- AML, Compliance, KYC/CDD Training to Emirates NBD
 - Certificate of Fraud Prevention & Detection MasterClass from EIBFS Dubai Campus
 - Certificate of KYC/CDD Compliance Certificate from EIBFS Dubai Campus
 - Certificate of AML for Non Compliance from EIBFS Dubai Campus
 - Internal Bank Academy (**Emirates NBD Academy**) Training of Fraud Monitoring & usage of different Software & Portals
 - Internal Bank Academy (**ADIB Academy**) Training of Fraud Monitoring & usage of different Software & Portals
 - Diploma in Office Management from IOAP, Wazirabad Pakistan.
 - 1 Month Advance Training of Customer Care Franchise Training to Mobilink GSM.
 - 1 Month Training of SAP to Farm Fresh LLC (Gulf Marketing Group)
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PROFESSIONAL TRAINING / COURSES

- SAP (HANA) GEP Node 2 Siebel / Oracle / Finone / eFics / Mobics / eFront
- SAS / CSF / Phoenix Visa Risk Manager / Proactive Risk Manage
- Way4 / Base24 / Finacle Digital Wallet Activation / Deactivation based on Scenario
- RiskFort / VISA / MasterCard Arcot (Network International - NI)
- Swift GPI Tracker (locally & Internationally)

EDUCATIONAL BACKGORUND

- William Carey University
Bachelor of Business Administration - 2017
- Allama Iqbal Open University
I.COM - HSSC - 2013
- B.I.S.E , Gujranwala Pakistan
SSC - 2010

PERSONAL DETAILS

- Date of Birth : 14th June 1993
- Marital Status : Married
- Religion : Islam
- Passport # : AM9208993
- Nationality : Pakistani

LANGUAGES

- Urdu Reading, Speaking, Listening & Writing (Native Language)
- Punjabi Reading, Speaking, Listening & Writing (Native Language)
- English Reading, Speaking, Listening & Writing
- Hindi Speaking & Listening Only

REFERENCES

Can be furnished promptly upon request.

