



# Jiwan Sah

## Financial Service Officer

As a service officer with a proven track record in cross-border payments, WPS, Prepaid Cards, Value Added Services, International Payments, Forex, Marketing, Sales, Compliance and AML. I possess a unique combination of analytical, communication, and leadership skills that allow me to identify business opportunities, engage with customers, and drive sales growth while ensuring regulatory compliance. In addition to my work experience, I have completed several professional certifications and training courses in fintech, digital marketing, and international business, which have equipped me with the latest knowledge and tools to succeed in a rapidly changing business environment. With a valid UAE driving license and fluency in multiple languages, including English, Hindi, Nepali, and Maithali, I am well-positioned to work with diverse teams and customers across different regions. I am now seeking new challenges and opportunities to leverage my skills and experience to contribute to the success of a dynamic organization in the financial services sector. I am ardent in FinTech (Financial Technology) evolving and Marketing.

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## EDUCATION

### Master of Business Administration

Singhania University

08/2020 - 08/2022

### Bachelor of Business Administration

YBN University

07/2017 - 12/2020

## WORK EXPERIENCE

### Service Officer

Al Fardan Exchange

08/2022 - Present

Abu Dhabi

#### Achievements/Tasks

- Acquired cross border payment transaction from camps over 0.5K+ monthly and leveraged sales by 10%.
- Attending customers for making world wide money transfer, foreign currency exchange, value added services, Prepaid cards, payroll/ WPS services and transactions as per UAE central bank, AML/ CFT and compliance plus company standards.
- Cold calling multiple leads per day, successfully converting prospects into customers through smart sales techniques.
- Maintaining in-depth knowledge of competitor products, identifying price changes, market developments, emerging threats, exchange rates, ongoing promotional campaigns and programs.
- Dealt with complex complaints and angry customers professionally and politely, resolving issues with favorable solutions.
- Gathering feedback from customers and coordinating with the concerned team to improve product conveyance, enhancing the value proposition, increase marketing activity to improve reach, outstanding awareness with an objective to improve customer base and revenue streams.
- Presented and promoted company products and services to current and potential customers and to devise plans to target the clients related to company services.
- Acquired new business and managing relationship with existing customers to ensure continuity of business.

## SKILLS

Cross Border Payments

Marketing and Sales

Global Business Development

AML And Compliance

International Remittances

Communication

Digital

Analytical

Leadership

Solution Selling

Critical thinker

Problem Solver

Negotiation

## DRIVING LICENSE

Valid UAE driving license light vehicle

## PROFESSIONAL CERTIFICATIONS AND TRAININGS

Fintech: Foundations, Payments, and Regulation (01/2023)

Authorized by Wharton University of Pennsylvania offered via Coursera



## WORK EXPERIENCE

### Customer Relations Executive cum Marketing Federal Exchange

10/2021 - 07/2022

Dubai, United Arab Emirates

#### Achievements/Tasks

- Increased remittances transactions overall 12K+ by contributing and identified the potential customer primarily Nepal corridor with increment of 1.2K+ with-in 6 months.
- Grew customer base by acquiring new customers of 5K+ and identifying needs to deliver relevant products and services.
- Partnered with internal stakeholders, banking partners to define marketing programs requirements and successful execution of the festival campaigns.
- Visiting residential places, labour camps, branches surrounding, offices, markets to conduct marketing activities and spreading products and services awareness.
- Used social media, Facebook, Instagram, TikTok, YouTube, Whatsapp to promote products and sales engaging with Clients.
- Created sales and revenue-generating opportunities in new markets to improve profit margins.

### Admin Assistant- Cash Planning and Analysis- Cash Administration

#### Transguard Group LLC

09/2019 - 09/2021

Dubai, United Arab Emirates

#### Achievements/Tasks

- Answered calls and emails efficiently, recording accurate messages and swiftly following up on enquires of Dubai, Abu Dhabi, UAE wide businesses.
- Selected, trained and performance-managed staff to handle high workload with ambitious targets.
- Saved 5K+ monthly by superseding other departmental tasks and responsibilities.
- Raising updation request of new client, service data, new staff, newly tie-up business to vendor and Project teams.
- Reporting and updating of any mismatches and discrepancies of Cash, Coins, Cheques, documents, Valuables same reporting line manager and concerns.
- Dispatching teams with equipment's and handling complaints.
- Maintaining manual and electronic filing and information systems, ensuring ready available and accurate data.
- Offered high levels of administrative support to managers, ensuring smooth running of company operations.

### Crew Team Leader

#### Transguard Group LLC

04/2018 - 09/2019

Dubai, United Arab Emirates

#### Achievements/Tasks

- Collecting and delivering cash, checks, documents, golds, valuables with securely from and to clients and financial institutes.
- Consistently achieved against monthly sales targets through outstanding client development and retention.
- Replenishing and refilling cash to all types of ATM, CDM, SCDM, Max-box, Etisalat payment machines efficiently along with maintenance and fixing errors.
- Reconciliation of Cash, valuables, equipment and handling over to head office.
- Conducting market research and analysis to evaluate trends, brand awareness and competition ventures.
- Managed all crews and formed SOP's and heading forward to deal with Customers.



## PROFESSIONAL CERTIFICATIONS AND TRAININGS

### The Future of Payments Technologies (01/2023)

Authorized by University of Michigan  
offered via Coursera

### International Marketing Entry and Execution (01/2023)

Authorized by Yonsei University offered via  
Coursera

### Become a Marketing Specialist (2022)

From LinkedIn learning

### Fundamentals of digital marketing (2020)

By Google

### Google Ads Search Certification (2023)



## ACHIEVEMENTS

Promoted to Admin Assistant in  
Transguard (09/2019 - 09/2021)

Best Team Award Winner in  
Transguard (2019)

Innovation Hub Winner in Al  
Fardan Exchange



## LANGUAGES

English

Full Professional Proficiency

Hindi

Full Professional Proficiency

Nepali

Native or Bilingual Proficiency

Maithali

Native or Bilingual Proficiency



## INTERESTS

Fintech

Money moving

Banking

New Innovations and  
Technologies

Marketing