



# MUHAMMAD ISMAIL

**Customer Service Expert, Front Line Associate, Cashier, KYC, Compliance**

**Remittance Operations,**

Address: Abu Dhabi, U.A.E

Nationality: Pakistani

Phone: +971 551116280

Visa Status: Employment Visa

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Driving License UAE : Light Vehicle

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D.O.B: 05 – March - 1994

## **OBJECTIVE**

Have about 7 years rich and extensive experience in financial services, customer service, sales, compliance, WPS, forex, cross border payment, retail and cash handling with internationally reputed organizations in UAE. Seeking a challenging and rewarding career in a reputed organization where I can exercise my knowledge and skills and to be a member of a professional team in order to give my best of my abilities to the organization.

## **EDUCATION**

- Bachelor of Statistics BS(HONS) (The Islamia University of Bahawalpur, Pakistan)
- Dynatech Safety Fire Fighting Approved by Dubai Civil Aviation
- AMLCFT & DUE Diligence by Foreign Exchange & Remittance
- Foundation in AML & KYC by KYC Lookup
- Person In charge L2 TSI Quality Service TSI-QS-PIC-PL206669
- Preventing online child exploitation with financial intelligence by ACAMS
- Fighting modern slavery & human trafficking by ACAMS
- Ending illegal wildlife trade- A Practical guide for law enforcement by ACAMS

## **EMPLOYMENT HISTORY**

- Al Fardan Exchange- Service Officer-Abu Dhabi U.A.E (From December -2021 to June-2023)
- Lulu International Exchange–Front Line Associate- Abu Dhabi U.A.E. (From November -2019 to November -2021)
- Galadari Ice Cream Baskin Robbins–Customer Service Representative- Dubai U.A.E. (From May -2017 to January-2019)

## **LANGUAGE & SKILLS**

- Language: English, Arabic, Urdu, Hindi, Punjabi, Saraiki,
- Interpersonal skills, verbal and written, listening skills, Problem analysis and problem solving
- Telephone Skills
- Verbal Communication
- Listening
- Professionalism
- Customer Focus
- Organized
- Communication skills

## **RESPONSIBILITIES**

- Manage and handle the cash / cheque transactions at the counter and ensure the delivery of quality service to customers while adhering to operational controls and avoiding cash excesses and shortages.
- Carry out smooth and error -free transactions within the branch, ensuring all activities are completed within timescales and with a high degree of accuracy.
- Ensure all teller transactions and other routine processing is done as per laid down procedures and central bank guidelines and ensure due diligence is carried out with respect to money laundering and other regulatory requirements.

- Provide information and guidance to customers through the delivery of excellent customer service to resolve customer queries and achieve customer satisfaction.
- Excellent oral and written English communication skills
- Excellent customer service skills
- Numerical skills
- Excellent interpersonal skills
- Make sure the team and individual target is achieved
- Excellent Microsoft/Open Office skills
- Follow company brand standards
- Work under pressure and in a fast-paced environment
- Well versed with online services such as the Western Union, Instant Cash, Speed Remit, Himal remit,
- EZE TOP, Trans-Fast service, YOM, Xpress Money transfer as well as Symex and Wages Protection System (WPS)
- Planning, Developing and implementing effective marketing communication campaigns of the company
- Ensuring compliance with money laundering procedures and following the bank's security
- Control procedures regarding operations and Desk Instructions
- Authorizing high-value remittances and other forex transactions
- Flexible to work anywhere in UAE on shifting schedule
- Update competition rates, sales activities plan, daily marketing activity report, monthly performance report,
- Corridor report to the line manager in the prescribed formats.
- Respond to customer requirements/complaints in a timely and professional manner.
- Ensuring a high level of customer satisfaction is achieved through daily interactions.
- Carry out branch transactions smoothly and in a timely manner
- Ensure that all branch transactions are performed in line with UAE Central Bank guidelines and other regulatory requirements.
- Present & promote company products and services to current and potential clients more specifically the WPS services and devise plans to target the employees for the related remittance services.
- Acquired new business and managing relationship with existing customers to ensure continuity of business.
- 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.
- Cold calling multiple leads per day, successfully converting prospects into High Net Worth Individuals (HNIs), WPS customers through smart sales techniques.
- Attending customers for making world wide money transfer, foreign currency exchange, value added services, Prepaid cards, payroll/ Wages Protection Services and transactions as per UAE central bank, AML and CFT/ Compliance plus company standards.
- To provide correct & complete information to every call, chat, tickets, request and email that is assigned.
- Lead team meetings, asking questions to better understand the calls representatives are receiving, educating, and coach workers regarding processes and practices, and explain expectations to customers.
- Prospect and to register new customers with proper onboarding of customers (By conducting Physical verification/visit at the office premises).
- Responsible and accountable for each and every customer due diligence.
- Follow up & make sure that the registered customers are active with us.
- Updated on all existing & new products and services to cross sell while tele calling and cold calls if any.
- Proficiency in Microsoft Word, Microsoft Excel and Outlook
- Entrepreneurial spirit to come up with creative ideas and initiatives to drive success.
- Count money in cash drawers at the beginning of shifts to ensure that amounts are correct and that there is adequate change.
- Receive payment by cash, and issue receipts, or change due to customers.
- Greet freezone customers, answer their questions, and provide information on payment procedures or policies in order to ensure a courteous service to customers.
- Compute and record totals of transactions.
- Apply consistent commercial approaches/discipline and standardized contractual forms across leasing processes in line with relevant policies, processes, and procedures.
- Compiling, analyzing, and reporting financial data.