

# Shaikh Adil Ahmed

Mobile # 971-0582828560

Email: [adil.sk999@gmail.com](mailto:adil.sk999@gmail.com)

Add – Flat R2, Al Behdan Bldg, Al Ras,  
Near Metro Station, Deira, Dubai.



## SUMMARY OF RESUME:

An astute professional with 15 years of experience in ATM & Cash Management Services, Chargeback Analyst ( Acquiring & Issuing ), Reconciliation, Payments & Settlements, AML/KYC and Banking Operations.

Sound knowledge of Banking processes and transactions, ATM/CDM end to end coverage, Data Analyzing. Well versant with SQL, POWER BI, FLEXCUBE, FINONE, Advanced Excel/Word/PPT skills with other Banking Applications.

## QUALIFICATIONS:

- **Masters of Business Administration** (Distance Education) [2007 - 2009]
- **Bachelor of Science (Computers)** [2002 - 2005]
- **Pre-University Education** [2000 - 2002]

## TECHNICAL SKILLS:

- SQL
- POWER BI
- Advanced Excel and MS365

## SNAPSHOT OF WORK EXPERIENCE:

<b>Organization</b>	:	<b>Writer Business Services Pvt. Ltd. ( Writer Corporation )</b>
<b>Designation</b>	:	<b>Operations Head – ATM &amp; Cash Management Services</b>
<b>Duration</b>	:	<b>June 2019 to Sep 2023 ( Location - Aurangabad )</b>
<b>Organization</b>	:	<b>AGS Transact Technologies Ltd.</b>
<b>Designation</b>	:	<b>Senior Manager – Transaction Monitoring and Analysis</b>
<b>Duration</b>	:	<b>Jul 2017 to June 2019 ( Location - Pune )</b>
<b>Organizations</b>	:	<b>HDFC Bank Ltd.</b>
<b>Designation</b>	:	<b>ATM Product Manager</b>
<b>Duration</b>	:	<b>Nov 2006 to Jun 2017 ( Location - Aurangabad &amp; Mumbai )</b>

ATM Product Manager (Jul 2012 to Jun 2017)

ATM Operations Manager (Jul 2008 to Jul 2012)

Branch Banking Operations (Nov 2006 to Jul 2008)

<b>Organization</b>	:	<b>CAMS Pvt. Ltd.</b>
<b>Designation</b>	:	<b>Centre In charge</b>
<b>Duration</b>	:	<b>Nov 2005 to Nov 2006 ( Location - Aurangabad )</b>

## Roles and Responsibilities

**Cash Management** -- Acquiring new B2B Enterprises like Banks / NBFC / Insurance / E Commerce / Logistics Companies / Shipping Companies / Government Departments / Utility Companies / Electricity Companies / Toll Plazas.

- Liaising with multiple departments of alliance Banks like Private Banks / Foreign Bank / PSU Banks and WLA Team for Financial Inclusion / BC coverage / Operations department / Corporate Banking / Government Banking division / Door step banking / Transaction banking division /

- Digital Banking / Credit / Investment department / Product management team etc.
- Handling CMS & ATM management solutions for the region i.e. Cash in Transit activities, Cash remittance, Cash collections from corporate, Cash vaulting and ATM operations.
- Participate in feasibility study and identifying potential business prospects with the business development team.
- Monitor and execute seamless end-to-end operations on daily basis ensuring compliance, safety & security protocols.
- Adherence to RBI & MHA guidelines with Audit process compliance and implementation of the processes.
- Track, analyze and report MIS on regular basis – provide inputs to the management on value propositions and offerings to prospective clients.

**ATM** -- Handling ATM / CDM management solutions i.e. ATM Deployment, Installation, Closure, Cash Loading, ATM Cash remittance & vaulting.

- Performs analytical, technical, and administrative work in planning, installing, designing and supporting new and existing equipment and software under minimal supervision.
- Creates and enhances administrative, operational and technical policies and procedures for ATMs, Adopting best practice guidelines, standards and procedures.
- Monitoring all the activities of Cash Replenishment Agencies and Vendors.

**Chargeback** -- Manage day to day ATM Acquiring & Issuing chargeback processes, timely resolution of cases, initiation of appropriate reason code for successful chargeback, representing cases of disputes with appropriate supporting documents, follow up with Banks for documentation.

- Design chargeback reports and analyses, setting forth progress, adverse trends and recommend and implement policies and procedures related to internal and external financial reporting, monitoring and analysis.
- Develop processes and controls to reconcile ATM chargeback accounts, recoveries, charges and publishing of monthly MIS on the effectiveness of chargeback process.
- Ensuring compliance to bank's internal control and compliance requirements, card schemes compliances, and regional switch regulations.
- To liaise and correspond with Card Issuing Bank and Acquiring Bank ,VISA / MasterCard/vendors/service providers and other associations for any operational/system changes, transaction processing and exception handling.

**Reconciliations** -- Perform all level recon of ATM cash position, ATM balancing and reconciliation and corrective action on daily basis Preparation and submission of accurate and timely postings of entries to respective ATM GLs, analyze disputes, reversals, knocking off, exceptions and alert stakeholders on timely basis, with/on pendency or variations.

- Developing and implementing reconciliation procedures. Performing complex reconciliations as required, working with the reconciliation team to identify and resolve any discrepancies.
- Conducting regular reviews of reconciliation processes and responsible for reviewing the reconciliation process on a regular basis to identify areas for improvement and implement changes as necessary.
- Providing training and support to team members and ensuring that they have the necessary skills and knowledge to perform their roles effectively.

**Risk / Fraud / AML / KYC** -- Continuously Analyze data on frauds & prevented frauds to Identify and implement rule strategies to reduce frauds, enhance customer experience and ensure regulatory compliance.

- Prepare & publish reports for Management on various key indicators i.e. consumer transaction behavior, demographic indicators and key fraud drivers.
- Liaison with internal stakeholders to highlight fraud trends, suggest fraud prevention measures and take-up cross functional projects for process improvement.
- Continuously engage with VISA, MasterCard, Amex, NPCI, Merchants, Fraud Engine Vendors WIBMO, Falcon, Experian, etc. to highlight fraud trends & keep monitoring with the latest trends & technologies in the market.

**Branch Banking Operations** - Teller operations, Cheque Clearing, Fund Transfers, NEFT/RTGS, FX Buying & Selling, Inward & Outward Remittance and other operational tasks.