



CLIFFORD ARAN

TELLER AND CUSTOMER SERVICE



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ABOUT ME

Resourceful Finance and customer service expert with over 7 years' progressive experience in banking, forex, hospitality and park operations. Committed to delivering outstanding financial services, ensuring customer satisfaction and maintaining a positive brand image while cultivating professional relationships to increase profitability and drive business results.

LANGUAGES

ARABIC

ENGLISH

SWAHILI

WORK EXPERIENCE

AVENTURA PARK

Oct 2022 - Jun 2023

Supervisor-Cashier

- Prepared timely and accurate reports to comply with finance department requirements, policies and quality standards.
- Demonstrated expert-level proficiency in processing cash transactions, including handling large sums of money accurately and securely, while strictly adhering to established cash handling policies and procedures.
- Ensured adherence to all company policies, safety guidelines, and security protocols, mitigating potential risks and safeguarding the Cash Management related assets.
- Resolved service problems by clarifying customer complaint; giving the best solution, ensuring that corrections are made and following up to ensure resolution.
- Oversaw the efficient operation of the POS system, troubleshooting any technical issues, and providing guidance to other users on effective usage.
- Supervised the balancing of cash within acceptable time and investigated any shortage or variance at the end of shift.

INTERNATIONAL DEVELOPMENT EXCHANGE

Aug 2021 - Sep 2022

Remittance/Forex Cashier

- Purchasing/ selling of foreign currency and conversion in Dirham or any other currency at the prevailing exchange rate.
- Processed local and international remittances using multiple platforms like Western union, MoneyGram, WorldRemit, Juba, GCC
- Completely understood and adhered to compliance risk management.
- Adhered to AML/CFT policy under the CB guidelines to mitigate risks and liaised with compliance officer to initiate immediate action in case of breach.
- Ensured genuineness of currency notes being exchanged and reported fake notes immediately to the manager, who took necessary steps to report to Central Bank/Local Police.
- Delivered best in class customer service by providing fast, accurate, efficient and courteous service as per the ICXS and DSES standards thus increasing customer satisfaction.
- Marketed mobile money and bank remittances to the African corridor market including Nigeria, Ghana, Kenya, Senegal, Uganda and Cameroon.

ATLANTIS THE PALM

Jan 2018 - Jul 2021

Team Leader-Cashier

- Received payments for service and issue receipts reflecting zero balances or additional payments required to bring accounts current
- Organized and maintained physical and digital payment documentation for accurate filing and compliance.
- Prepared proper credit sale, voids and discount reports. All the voids and discounts must have proper approval and backups.
- Ensured all records are appropriately filed for ease of future reference and for audit purposes.
- Rectified discrepancies between accounting records and cash drawer by investigating daily transactions to pinpoint issue.

AFRICAN BANKING CORPORATION
Feb 2013 - Aug 2017

- Teller**
- Processed EFT’s, local remittance, bankers cheque, outward clearing cheques, fixed deposit transactions and transfers
 - Processing inward and outward remittances for FDD’s and FTT’s
 - Adhered to the standards operating procedures while processing customer transactions
 - Ensured that any withdrawals into accounts without sufficient balances are approved by the relevant authorities before posting of the same
 - Cross selling or referral for Bank’s products and services to support the achievement of Bank’s targets by increasing revenue per client
 - Report any cash shortages or excesses to operations manager immediately it’s discovered

EDUCATION

MOI UNIVERSITY
2009

MOMBASA POLYTECHNIC UNIVERSITY COLLEGE
2004

- Bachelor of Business Management (Marketing)**
- Diploma in Business Administration**

SKILLS

RETAIL BANKING

BULK CASH HANDLING

PROBLEM SOLVING

UP/CROSS SELLING

SME BANKING

PROFICIENCY IN LIVEEX, WESTERN UNION, MONEYGRAM, WORLDREMIT

CUSTOMER SERVICE