

RIZWAN ASHRAF

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MARITAL STATUS: Married

UAE VALID DRIVING LICENSE



PROFESSIONAL EXPERIENCE

TRAVELEX EMIRATES LLC



The world's largest global airport **Currency Exchange** operator and serving our customers in-store or over the phone designing innovative products and services or helping to provide the frictionless flow of money across our global network our team of experts proudly serve our customers in over 60 countries worldwide.

CUSTOMER SERVICE and RETAIL SALES CONSULTANT

(FEBRUARY 2022 TO PRESENT) AIRPORT TERMINAL 1

DUTIES AND RESPONSIBILITIES

- Buying and selling more than 60 foreign currencies and company promotions.
- Bank remittance and Western union.
- Following Anti Money Laundering policies as per the Central bank.
- Ensure compliance to legal and corporate requirements.
- Dealing with more than 150 nationalities.
- Maintaining international standards in customer service.
- Managing the till stocks and working with the inventories on mandate.
- Achieve individual KPIs / targets.
- Fully investigate overs and shorts (differences) and report.
- Maintained monthly performance and KYC updated reports on request.
- Adhere to company and location policy and procedures, including Audit, Risk,

Health & Safety, Security and customer service requirements.

LINK INTERNATIONAL EXCHANGE



Link International Exchange (pvt) limited, is the leading exchange House in Pakistan with business interests in Remittance like telegraphic transfer, Western Union, Money Gram inward and outward, Ria as well as foreign exchange buying and selling.

ASSISTANT MANAGER

(15 JULY 2019 TO OCTOBER 2021)

DUTIES AND RESPONSIBILITIES

- Thorough knowledge of link exchange products and services
- Maintain a highly motivated, well-trained staff along with maintaining effective employee relations.
- Ensure that link exchange policies and procedures are adhered to.
- Ensure adequate staffing for efficient branch operation.
- Strictly, follow the compliance by Federal laws and regulations set forth by the link exchange administration and other regulatory agencies.
- Perform all job responsibilities with a positive approach at all times.
- Resolve member problems that require a management-level decision.
- Advise Branch Manager of any department or branch office issues.
- In the absence of the Branch Manager have working knowledge of these responsibilities. Monitor key products/sales within branch to ensure profitable and sound business practices for the link exchange, Manage the security and safety of the branch. By having responsibility to adhere security and safety policies and procedures. Ensure that the opening and closing procedures, (i.e. alarms, vault, and balance) end of day balancing of branch are being completed by senior teller and other staff assisting when necessary.

UAE EXCHANGE CENTER LLC



UAE Exchange LLC is the leading exchange House in UAE with business interests in Remittance, Forex, Bill Payments, Wealth Management, corporate cash payout etc.

CUSTOMER SERVICE OFFICER

(JAN 2014 – 2018 OCT)

- Handling all kinds of Bank transfers, Western Union transfers and Express transfers with respect to the Central Bank's AML Guidelines.

- Handling Cash in both payment and receipts mode.
- Accepting payments by cash and cheque.
- Handling WPS-Salary disbursement (WPS registration, Funding, Payroll Preparation, Salary disbursement, Return Funding).
- Handling corporate registration & transaction.
- Buying & Selling of Foreign Currencies & funding the same to Forex.
- Updating remitter details and ensuring fast remittance processing.
- Balancing the daily accounts at the end of each day.
- Reporting the discrepancies found within the accounts.
- Guiding and problem solving for customer.
- Maintaining monthly, weekly and daily reports of transactions.
- Reconciliation and funding of ATM on daily basis.
- Promoting Allied products such as Multi currency card, National Bonds & EZE Top.
- Execution and implementation of the regulations issued by the Central Bank of the UAE and UAEEX Anti-Money Laundering policy & procedures in the branch.
- Monitoring day-to-day transactions of the branch and report any unusual/structured/blacklisted/suspicious transactions to the AML Compliance Department.
- Verification and identification of high value transactions, receive money transactions and customer registrations.
- Safe keeping of the relevant AML Compliance, KYC and transaction documents in the Branch.
- Building strong relationship with customers and ensuring best customer service experience.

ACADEMIC CREDENTIALS

<u>Certificate / Degree</u>	<u>Year</u>	<u>Institution</u>
Bachelor in Commerce	2011	University of the Punjab, Pak
Intermediate (Higher School)	2009	Lahore Board, Pak
Metric (Secondary School)	2004	Lahore Board, Pak

LANGUAGES & SKILLS

- Fluency in English, Urdu and Punjabi
- MS Office (Word, Excel & Power Point), Internet & E-mail applications
- Hardware & Software Installations
- Able to multitask in busy environment
- Ability to work with dedication
- Team work synergy and vision

TRAININGS & COURSES

- Basic MS Office training (2010)
- AML Training

EXTRACURRICULAR ACTIVITIES & ACHIVEMENTS

- Played a domestic cricket in Pakistan
- Won all Pakistan inter university tournament
- Major teams, UNIVERSTY OF THE PUNJAB
- Won a corporate cricket tournament from UAE EXCHANGE in Dubai

DECLARATION

I hereby declare that all the information furnished is true and correct to the best my knowledge.