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PUBLIC PROFILE/ URL

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LANGUAGES

English: Advance

Arabic: Beginner

Urdu: Native

ORGANISATION SKILL

Strategic Planning
Leadership & Team Mngt.
Project Management
Succession Planning
Decision Making
Time Management
Process Optimization
Stakeholder Management
Risk Management

IT SKILLS

LMS / LXP
PMS
Data Analysis (Frauds)
CRM
MS Office
HR Digitalization

EDUCATION

BBA – Preston University
(Kohat – Pakistan)

HSSC– Pakistan

MUHAMMAD FAROOQ ZULFIQAR

Trainings | E-Learning | LMS/LXP Implementation | Performance Management | Succession Planning | Call Center Operations | Retail Banking | HR Digitalization | Credit Cards Authorizations and Fraud Prevention | Merchant POS Acquirer

I am a certified trainer with extensive expertise in Learning and Development, LMS/LXP implementation, Performance Management, HR Operations Digitalization and Retail Banking, I have successfully established Call Centers, implemented different customer service improvement programs, digitalized HR processes to reduce TATs and introduced anti-fraud measures to minimize potential losses in card operations. My collaborative leadership and cross-functional skills enhance employee growth and organizational performance, driving transformative change and delivering sustainable results.

CERTIFICATIONS

Train The Trainer (Disprz, Dubai)

U.A.E.

Resident Trainer (Abu Dhabi Centre of Technical & Vocation Education & Training)

U.A.E.

PROFESSIONAL EXPERIENCE

Al Fardan Exchange Dubai, U.A.E. 2014 - Present	The National Bank of Dubai Dubai, U.A.E. 1996 - 2007
2007 - 2011	
Commercial Bank of Dubai Dubai, U.A.E.	

PROJECTS AND ACHIVEMENTS

- Talent Review and Succession Planning Implementation (Jan 2024)
- Awarded "Excellence in Innovation in L&D Practices" by Disprz (Oct 2023).
- Implemented eForms for employee's profile update, Overtimes & Training nominations (2023)
- Awarded Best Manager of UAE national team for 3rd Quarter 2022
- Launched "Just A Minute" educational platform towards business product knowledge (2022).
- Implemented "ALFA Academy" LMS to improve employee's talent & training qualities (2021).
- Projects executed associated to Customer Experience Surveys, Organization
- Branded and designed AFEX User guide and Online Recruitment Assessments (2020).
- Established UAE Nationals Outbound Call Centre (15) in new tie-up with **MOHRE**. (2019)
- Designed PRO Management System for tracking and protect financial Frauds. (2018)

TRAINING COURSES AND COMMERCIAL CAPABILITIES

- AML & CTF, for Senior Manager by **Crowe** (Oct2023)
- Health and Safety Measures (**HNI**) [2021]
- Security and Self Defense Techniques (**HNI**) [2021]
- Become an Ambassador - Let's Break the Chain of Covid 19 Infection (**MBRU**) [2020]
- Advance AML – **Allied Compliance Consultant** [2019]
- Dedication and Contribution in establishing UAE Nationals Call Center [2019]
- Sense of Security, Cyber Attacks and Frauds (**FERG and Dubai Police, UAE**) [2017]
- The Skills Leadership – Ron Kaufman (March 2016)
- Business Continuity Awareness Program (**CBD**) [2010]
- Managerial & Supervisory Skills (**ENSYAB**) [2010]
- VISA International - Authorization Skills Experts (**VISA INT'L**) [2009]
- MasterCard Int'l Fraud Forum "Trust way" (**MASTERCARD INT'L**) [2008]
- Handling Frustrated / Hatred Customers (**NBD**) [2002]
- Orientation in Banking Operations (**NBD**) [1996]

DETAILED PROFESSIONAL EXPERIENCE



Al Fardan Exchange, Dubai, United Arab Emirates.

Manager Learning and Performance Management

Oct 2021 — Present

- Elevated the Learning and Development function by integrating performance management strategies into training programs, resulting in a 25% increase in employee engagement scores and a 10% improvement in retention rates.
- Developed and implemented a competency-based performance management framework, including goal setting, coaching and feedback mechanisms, to support employee growth and development aligned with organizational objectives.
- Spearheaded the implementation of a learning management system (LMS) to centralize training resources, streamline administration processes, and provide real-time access to learning analytics for data-driven decision-making.
- Led the design and implementation of a leadership development program aimed at cultivating a pipeline of high-potential talent, resulting in a 20% increase in internal promotions to leadership positions.
- Collaborated with cross-functional teams to identify and address performance gaps through targeted interventions, including skills training, process improvements, and organizational restructuring, resulting in improved operational efficiency and effectiveness.

Training Manager

Jan 2014 — Sep 2021

- Developed and implemented comprehensive training programs for diverse teams, resulting in a 20% increase in employee satisfaction and a 15% improvement in productivity metrics.
- Led a team of UAE national trainers in designing and delivering engaging and effective training sessions, workshops and e-learning modules, resulting in a 30% reduction in onboarding time for new hires.
- Established and maintained relationships with external training vendors and educational institutions to supplement internal training initiatives, ensuring access to cutting-edge learning resources and methodologies.
- Conducted regular training needs assessments to identify skill gaps and development opportunities, resulting in targeted training interventions that aligned with organizational goals and strategic priorities.
- Implemented a performance evaluation system to measure the effectiveness of training programs and assess the impact on employee performance and organizational objectives, leading to data-driven decision-making and continuous improvement.



Commercial Bank of Dubai, Dubai, United Arab Emirates.

Senior Officer Card Operations, Authorizations, Frauds and Risk

Jul 2007 — Jan 2011

- Managed all card-related operations, including authorizations & risk assessments, ensuring seamless and secure transaction processing.
- Oversaw IARS/GARS, ensuring accurate processing of card authorization referrals and adherence to established procedures.
- Investigated and resolved customer inquiries, complaints, and disputes related to card operations, maintaining high levels of customer satisfaction and retention.
- Conducted periodic reviews of card operations, analyzing data and trends to detect potential frauds and assess associated risks, leading to proactive risk mitigation measures.
- Coordinated with internal and external stakeholders to implement fraud prevention strategies, fostering collaboration and alignment of efforts.
- Developed and maintained relationships with card issuers, processors, and networks to ensure smooth card operations and timely issue resolution, enhancing operational efficiency and effectiveness.



The National Bank of Dubai, Dubai, United Arab Emirates.

Senior Banking Associate (Branch)

Jan 2007 — Jul 2007

- Provide excellent customer service to branch customers, including assisting with account opening, deposits, withdrawals and other transactions.
- Cross-sell banking products and services to customers, including credit cards, loans and investment options, to meet customer needs and increase branch revenue.
- Always maintain the assigned customer satisfaction level (95%) and TATs (100%) by studying, evaluating and re-designing solutions as required.
- Assist with branch operations, including cash management, balancing and opening/closing procedures, to ensure compliance with regulatory requirements and internal policies.
- Collaborate with branch staff and other departments, such as customer service, operations and sales, to support the achievement of business objectives and provide seamless service delivery to customers.

Officer - Call Centre (In Bound)

Jul 2001 — Dec 2006

- Provided exceptional customer service by handling a high volume of inbound calls, addressing inquiries, resolving issues, and assisting customers with various banking products and services, maintaining a satisfaction rate of over 90%.
- Demonstrated expertise in navigating banking systems and databases to accurately process customer transactions, including account inquiries, fund transfers and card activations, achieving an accuracy rate of 98%.
- Maintained a thorough understanding of banking products, policies, and procedures to effectively educate customers on account features, interest rates, fees and other relevant information, resulting in a 15% increase in customer retention.
- Proactively identified opportunities to upsell or cross-sell banking products and services based on customer needs and preferences, contributing to a 20% increase in revenue generation.
- Collaborated with cross-functional teams including branch operations, fraud prevention and technical support to resolve complex customer issues and escalate critical matters, ensuring a resolution rate of 95% within designated service level agreements.
- Participated in ongoing training and development programs to enhance product knowledge, communication skills and problem-solving abilities, resulting in a 10% improvement in first-call resolution rates.
- Maintained accurate records of customer interactions, inquiries and resolutions using CRM systems, generating reports and insights to identify trends, improve service quality and drive operational excellence within the call centre, resulting in a 25% reduction in average call handling time.

Associate Card Authorisation and Merchant POS Support

Feb 1996 — Jun 2001

- Processed card authorization requests and merchant point-of-sale (POS) transactions with accuracy and efficiency, ensuring seamless payment processing for customers and merchants.
- Provided technical support to merchants and internal teams regarding POS terminal functionality, transaction processing and troubleshooting, maintaining a resolution rate of 95% within established service level agreements.
- Reviewed and analyzed transaction data to detect potential fraudulent activity or trends, implementing proactive measures to mitigate risks and enhance fraud prevention strategies, resulting in a 20% reduction in fraudulent transactions.
- Acted as a liaison between cardholders, merchants and financial institutions to facilitate timely resolution of transaction disputes, ensuring compliance with card network regulations and industry standards.
- Contributed to the development and implementation of policies, procedures and training materials related to card authorization and POS support, ensuring alignment with regulatory requirements and best practices in the banking industry.