

# HUMAIR SAYEED

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## **Personal Profile:**

Over 17 years of extensive & diversified professional experience & a comprehensive working background in the fields of Remittances, Card Operations (Production of Debit & Credit Cards), NOSTRO & Treasury Settlement, Reconciliation, Finance & Accounts / Audit (Internal / External), Currently working as a AVP & Associate Manager Funds Management Unit at Home Remittance Division at Allied Bank Limited & look after the complete operational activities.

An ambitious and well-educated individual possessing creative attitude hardworking, result oriented and committed towards the job, self-motivated dynamic & have a pleasant personality with fast learning capabilities.

Currently looking for a new challenging position as a Manager & Senior Manager to make best use of my existing skills and experience for enabling further personal and professional growth and development.

## **Professional Qualifications:**

- 2002 4–Year C.A. Articleship (Audit) from Institute of Chartered Accountants of Pakistan.
- 2001 M.S. (Computer Science) from Preston Institute of Management Science and Technology (PIMSAT) Karachi, Pakistan.
- 2000 Foundation Stage of ACCA (Association of Chartered Certified Accountants – UK).
- 1999 M.Com (Finance) from University of Karachi, Pakistan.
- 1995 One Year Diploma in Computer Science from Sindh Board of Technical Education Karachi & Petroman Training Institute (Main Campus) Karachi, Pakistan.
- 1994 B.Com from Government Premier College Karachi, Pakistan.

**Skills Set:** Time Management, Decision Making, Problem Solving, Analytical Skills, Team Leadership & Team Management.

## **Job Experiences:**

**Associate Manager Funds Management Unit**  
**Home Remittance Division Banking Services Group**  
**Allied Bank Limited**

October' 19<sup>th</sup> 2012 till Date

The responsibility of the job is to supervise the below mentioned Tasks at Home Remittance Division.

- Look after a Big Portfolio of 135+ Exchange Companies in which 55+ Exchange Companies make Funding & Dealing on Daily basis.
- Creation Supervision & Authorization of PKR & Escrow FCY Accounts of Exchange Companies.
- Supervision & Authorization of Funding and Dealing of Exchange Companies.
- Compliance Link MT103 Transactions Name Screening Supervision.

- Supervision & Authorization of MT103 Inward Remittance Individual Transactions.
- SWIFT Messages Correspondence with Foreign Banks.
- Liaison with Agent Partners, Treasury, NOSTRO, SWIFT & Branches across Pakistan.

**Associate Manager – Card Operations**  
**E-Banking Division, Operations Group**  
**Allied Bank Limited**

May' 11<sup>th</sup> 2012 to 18<sup>th</sup> October' 2012

The responsibility of the job is to manage & supervise the operational activities of Credit Card, Debit Card & Priority Pass Production and Coordinate with the Internal Auditors / SBP Auditors and the Branches across the Pakistan.

- Strong command on Credit Card Payment System.
- Ability to maintain (TAT) Turn Around Time in relation to the Credit / Debit Card Embossing.
- Manage and monitor the delivery of cards to the respective destinations, strong liaison with the Courier companies in order to execute the smooth operational flow.
- Understanding of Nexus, Access, PAccess, Vision+, Card production management, Mail management and E-form utilities.
- Overall skills required to manage Visa Debit Card Operations and smooth execution of all operational processes.
- Knowledge about the archiving of documentation and its retrieval process.

**Manager Operations – Visa Cards**  
**Consumer Operations, Operations Group**  
**Allied Bank Limited**

July' 2008 to May' 2012

The responsibility of the job is to manage & supervise the operational activities of Credit Card, Debit Card & Priority Pass like User Management, Embossing, Pin Mailers, Billing of ABL Visa Credit Cards and Coordinate with Internal Auditors / SBP Auditors, different Groups, Vendors, Regional Offices and the Branches across Pakistan.

Administrator of VROL (Visa Resolve Online) & User of VOL.

Administrator of Nexus, Access & PAccess (Credit Card / Debit Card & Priority Pass) Embossing Systems.

Key & Card Custodian of (H.S.M) utilized for ABL Visa Cards production.

Direct Reporting to Group Head – Consumer Operations.

**Manager Accounts**  
**MasterCard Operations, Consumer & Personal Banking Group**  
**Allied Bank Limited**

November' 2006 to July' 2008

The responsibility of the job is to prepare a Profit & Loss Account Statement on the monthly / quarterly basis as per the SBP requirements, supervision & checking on daily basis of Bank Reconciliation Statements, controlling over the cheques presented, un-presented, posted & un-posted. Supervision on all types of payments, checking segment wise allocation of expenses, Handling of General Ledgers and Coordination with Internal / SBP Auditors regarding monthly profit & loss statement, chargeback & dispute cases and holder of IBS (Interbank Signatory).

**Manager Accounts**  
**Riaz & Omer Associates**

September' 2005 to November' 2006

The responsibility of the job is to maintain the General Ledgers, Payroll Register, Debtors & Creditors Register, Income & Expenditure Account and the Profit & Loss Statements on monthly and quarterly basis.

**Manager Accounts**  
**Aqua Lounge**

December' 2004 to August' 2005

The responsibility of the job is to maintain the General Ledgers of Fixed Assets, Payroll, Sales, Sales Tax, Debtors / Creditors, Income & Expenditure Accounts & the Profit & Loss Statement on monthly and quarterly basis.

**Accountant**  
**Sogex Oman Co. LLC, Muscat, Sultanate of Oman**  
**A Bahwan Group (ISO 9001:2000 Certified Company)**

July' 2003 to November' 2004

Sogex Oman Co. LLC. is one of the most reputed company in the Sultanate of Oman in the field of Power Generation & Water Desalination. Sogex Oman operates almost all major Power Plants in the Sultanate of Oman.

The responsibility of the job is to maintain the General Ledgers of Fixed Assets, Payroll, Debtors / Creditors, Profit & Loss Account Statements & Balance Sheet with the help of the Manager Accounts on monthly and quarterly basis.

**Articleship**  
**Chartered Accountant**  
**Feroze Sharif Tariq & Company - Chartered Accountants**

September' 1998 to September' 2002

Gained Audit Experience in the shape of Articleship in computerized environment, resulting the vast knowledge to International and Local Accounting and Auditing matters.

**Some Prestigious Clients:**

- |                                     |                                       |
|-------------------------------------|---------------------------------------|
| a) Singapore Airline                | f) Swissair Transport Company Limited |
| b) Mitsubishi Corporation           | g) Marubeni Corporation               |
| c) Pakistan Steel Mills Corporation | h) Regent Textile Industries          |
| d) Dewan Textile Mills Limited      | i) Dewan Salman Fiber Limited         |
| e) Dewan Farooque Motors Limited    | j) Cadbury Pakistan Limited           |

**Skills:**

- Strong project management & problem-solving skills.
- Analytical thinking and excellent communication & Interpersonal skills.
- Good knowledge of Computer Applications (Microsoft Office).
- Have always strived to meet deadlines.
- Familiarity with ERP based GL / Project Management Module preferably Oracle Applications & Standard PC Software Packages.

### **Achievements:**

- Launch of ABL Visa Credit Cards (Gold / Platinum).
- Conversion of ABL MasterCard into the ABL Visa Credit Cards (Gold / Platinum) in the quantity of 12,086.
- Launch of ABL Priority Pass Card.
- Launch of Allied Cash+Shop Visa Debit Card.
- Conversion of Old Allied Cash+Shop ATM Cards into the new Allied Cash+Shop Visa Debit Cards in the quantity of 237,159.

### **Projects (UAT's) for Home Remittance:**

- Home Remittance System Upgradation from Uni Bank to HRS System.
- Allied Express Version Upgradation.
- Auto Populated Blotter Details.
- FCY USD Escrow Account Creation.
- FCY to FCY & PKR Cross Currency Blotters Processing.

### **Projects (UAT's) for ABL Visa Cards:**

- Worked as a UAT Analyst on FDI V+ (CDM & CMS Modules) Jan' 08 to May' 08
- Conversion of MasterCard to Visa Card (FDI V+) from May' 08 to August' 08
- Cutover of 1Link to Visa of Visa Debit Card from June'08 to July' 08
- IVR Cutover for Visa Debit Card from Nov'08 to Dec'08
- E-forms conversion of Visa Debit Cards in Feb'09
- Tracking System for Visa Debit Cards in March'09
- Conversion from ATM Card to Visa Debit Card in May'09
- UBPS System for Visa Debit Cards in May'09
- Priority Pass for Visa Platinum Customers from July' 09 to August' 09
- SKMH Donation System for Visa Debit Cards in December' 09
- UBPS Telenor System for Visa Debit Cards in January'10
- UniBank to T24 Coexistence in March' 10

### **Trainings:**

- Seminar on E-Payments & Branchless Banking Solutions at PC, Karachi on 13<sup>th</sup> May' 2010 conducted by Rayyanco Business Systems.
- Workshop on Consumer Assets Management System (CAMS) held at ITG Conference Room, Central Office ABL, Karachi on dated: 24/12/2008.
- Workshop on SBP – Prudential Regulations held at ABL Management Development Centre, Karachi on dated: 22<sup>nd</sup> November' 2008.
- Workshop on Service Management Program held at PC, Karachi on 19<sup>th</sup> – 20<sup>th</sup> July' 2008 conducted by Service Quality Group, Allied Bank Limited.
- Workshop on Chargeback held at PC, Karachi on July 31<sup>st</sup> & August 01<sup>st</sup> 2007 conducted by Visa Business School, Asia Pacific.
- Workshop on Consumer Operations & Technology held at Marriott, Karachi on June 11 – 13<sup>th</sup> June' 2007 conducted by Pakistan Banks Association.
- Seminar on Credit Cards, Consumer & Mortgage Financing held at PC, Karachi on 30<sup>th</sup> March' 2007 conducted by Pakistan Institute of Banking Studies.
- AML / CFT Assessment Training.
- Information Security Awareness Program.