

MUHAMMAD AYAZ

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A professional with banking, customer services, and cash management experiences.

CAREER PATH

Arabian Automobile Association Dubai, UAE

Call Center Representative From March 2023 to present

Job Description

- Handling inbound service requests via calls, mail, CRM Applications and ERP Dynamics.
- Providing emergency roadside assistance and rental car for major motor insurance customers all over GCC, and also providing logistics movement for top automotive dealers like Gargash, AGMC, and Al Futtaim.
- Warmly greeted customers with positive telephone etiquette, asking well-rounded questions to identify issues.
- Understanding the requests, creating jobs and providing quick solutions.
- Handling of Outbound Service Requests by assigning Jobs through respective medium to drivers and technicians.
- Taking bookings, dispatching and assigning the fleets accordingly and making the Rental agreements
- Checking existing data and updating status if requests not completed.
- Escalated complex issues quickly to supervisors to maintain standards.
- Responded to customer queries and provided excellent customer service.

Allied Bank Limited Karachi, Pakistan

Phone Banking Officer From Jan 2019 to Jan 2022

Job Description

- ✓ Handling inbound/outbound calls answering Inquiries, suggestions, complaints.
- ✓ Mainly responsible for answering incoming calls, actively listening to customers, providing information, troubleshooting and resolving customer problems and concerns regarding the bank's products or services Entering financial data into a computer terminal.
- ✓ Fulfills requests by clarifying desired information; completing transactions; forwarding requests.
- ✓ Maintain performance as per defined SOPs.
- ✓ Report and follow up issues/requests to concern departments.
- ✓ Using CRM software Unison, Iris and T24 efficiently.
- ✓ Sells additional services by recognizing opportunities to up-sell accounts; explaining new features.

Emirates India int'l exchange Dubai, UAE

Cash Officer 2018 – 2018

Job Description

- ✓ Attend counter customer, remittances sending and receiving from any part of the world, telex transfers, wire transfers and inter-UAE money transfer.

- Ensure effective resolution, documentation and follow up of customer concerns/complaints.
- ✓ Facilitate new customer acquisitions and new account openings.
- ✓ Ensure cash handling is done as per company policy, and cash balance is accurately tallied and appropriately handled as instructed by the Branch in Charge
- ✓ Handle Foreign currency exchange transactions
- ✓ Coordinating with branch to obtain KYC/ CDD Documents of customers as and when required.
- ✓ Maintaining Hardcopy and Softcopy of all core/confidential records Search request, Correspondent Banks queries related information and basic/supporting documents, under proper supervision for easy retrieval.
- ✓ Cross-verifying individual/entities details with listed names.

**Bank AlBaraka Limited
Karachi, Pakistan**

**Teller
2014 2017**

Job Description

- ✓ Processing customer deposits, withdrawals, and payments.
- ✓ Cash cheque after ensuring that signature is valid.
- ✓ Receive cheque and post entries into correct accounts
- ✓ Managing a busy desk with extreme attention to details.
- ✓ Provide information to clients regarding bank services.
- ✓ Receive cash from armored cars, count, and verify cash.
- ✓ Conduct safe deposits of vault, ATM processing, & foreign exchange.
- ✓ ATM replenishment and reconciliation.
- ✓ Following bank procedures when performing transactions.
- ✓ Dealing tactfully and efficiently with demanding customers.
- ✓ Following to all bank security, audit, and compliance requirements.
- ✓ Ensure that the cash drawer is balanced and maintained at all times
- ✓ Compare signatures, photos and ID to verify customers.

EDUCATION

- ✓ 2010-2011.
Master of Arts, Major in Economics
University of the Karachi
Karachi, Pakistan
- ✓ 2008-2010.
Bachelor of Arts (Honors)
University of the Karachi
Karachi, Pakistan

KEY SKILLS ANDCOMPETENCIES

- ✓ Familiar with all bank products and services.
- ✓ Computer skills:
Microsoft Office, MS Windows, Outlook and
Banking software's Auto I Banker - AIB Teller Software, T24 Temenos.
- ✓ Languages: English (IELTS 6.5 band valid till sept 2023) Urdu (Fluent).

PERSONAL DETAILS

Date of Birth	Sep 09, 1989
Nationality	Pakistan
Marital Status	Married
Visa Status Visit Visa	Emplomen