

Irfan Ali Ahmed

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Visa Status – Visit VISA valid till Feb'24



Profile Summary

A passionate and motivated banking professional with more than 14 years of working experience with leading banks in Pakistan, specialized in Payment Operations, Call Center Operations, ATM deployment, Monitoring & Vendor Management, Complaints / Disputes Management, MIS and Reports Presentations, Cash Management, Home Remittance Operations, Audit Assurance Services.

Education

Masters in Business Administration (MBA Finance) KASB Institute of Technology	2021
Masters in Economics (M.A) University of Karachi	2013
Bachelor of Commerce (B. Com) Govt. St. Patrick's College Karachi - Pakistan	2006

Work Experience

Bank Alfalah Limited (Pakistan)

Worked as Assistant Manager in Centralized Payment Operations.

(Jan 2022 till Nov 2023)

Home Remittance Inward Processing & MIS Reporting:

- Authorized inward remittance transactions from system, (Remittex).
- Check inquiry of transactions and respond with resolution accordingly to tie-ups / partners (Remitly, RIA Money Transfer, ACE Money Transfer, Transfer wise, MoneyGram, Lulu)
- Processed Individual remittances inward receive from First Abu Dhabi Bank.
- Extraction of corporate transactions from remittance data.
- Cash over the counter transactions activity reporting.
- Separation of Other freelance services data from reports for onward submission.

Payroll Processing & Branch IBFTs:

- Processed Payroll files of listed clients with BAF on daily basis.
- Arrange funds from client account to MDA and process payroll disbursement.
- Processed branch counter IBFT request of both conventional and Islamic.
- Prepared monthly MIS for onward submission to HOD.
- Disputes/ claims adjustment of IBFTs.

Level 3 BOS (Back Office Services) Pvt Ltd (Pakistan)

(Sept_2021 till 10 Jan 2022)

Worked as Assistant Manager at Level3 BOS, Head Office.

Prepared weekly, monthly and quarterly reports of AT&T store inventory, cash management, commission of sales staff in US, expected profit earnings, listing of lost and damage items (devices, SIM, Accessories).

Inventory Management:

- Consolidation of reports on AT&T stores/outlets inventory status on daily/weekly/Monthly basis.
- Ticket lodgment for inventory-missing items.

Earning / Commission Reports:

- Reconciliation weekly compensation data with sales report.
- Reconciliation of core BI report with actual compensation received from AT&T.
- Filling disputes.

Telenor Microfinance Bank Limited (Pakistan)

Worked as Manager Alternate Delivery Channel Operations

(May, 2016 till July 2021)

SBP (State Bank Of Pakistan) and Group Head Reporting:

- Report to HOD on over all departmental progress, issues and actionable items.
- Prepare Monthly detailed ADC departmental report included ATM card production, IBFT transactions, revenue generation on ATMs, withdrawals and IBFTs from POS.
- SBP quarterly reporting regarding ATMs/POS activated and Transactions detail reports.
- Bimonthly SBP ATM downtime regulatory requirement.
- Prepared Monthly proposed revenue MIS revenue generated via IBFTs on POS and ATMs withdrawals.

System Handling, Complaint Management:

- Assist on transactional complaints including IBFT (Send, Receive, Recovery) & ATM withdrawals.
- SAF logs handling and clearance of stuck transactions in system.
- Resolutions on SDRS (Switch Dispute Resolution System) on disputed transactions claims.
- M-wallet Easy paisa claims handling.
- Resolve SRs (Service Requests) logged on internal portal.
- Debit Authority issuance of disputed transactions claims on SDRS accordingly.
- 1-link coordination on disputed transactions.
- Strong follow-ups with other member banks on funds recovery disputes.

ATM Balancing/Reconciliation & ATM Installation

- Perform ATM balancing / reconciliation and finalize in appropriate way.
- Manage issuer and acquirer disputed ATM transactions and balancing GL accordingly.
- Deployed Onsite/Offsite 45 ATMs pan Pakistan project in 2019.
- Project done on pan Pakistan ATMs internal camera installation.

Cash Management:

- Prepare bulk disbursement file of stuck M-wallet Easy paisa transactions.
- Arrangement of funds from GL to MDA for further disbursement.
- Maintain reconciliation of disbursed funds and MIS accordingly.

Team Management:

- Involved in team meetings and highlight issues that need to be addressed accordingly.
- As one window operations team, support team members to sort out pending work.

Standard Chartered Bank (SCB) Pakistan

(Nov, 2015 till April 2016)

Deputed by Inbox Business Technologies (Pvt) Ltd

Worked as **Team Lead** (ADC) Alternate Delivery Channel Operations

- Supervise unit with assurance of compliance and procedure as defined in SOP.
- New ATM deployments with coordination of vendor (NCR), IT support, security teams.
- Share daily Onsite/Offsite ATMs down time reports to respective custodians as requested.
- Share daily CDK (Cheque Deposit Kiosk) reports and details as required by respective custodians.
- Prepare Monthly ATM/CDM/CDK performance report and share to field.
- Check and escalate issues regarding ATM/CDM/CDK to internal stake holders and vendors to ensure up time.

United Bank Limited (Pakistan)

(Dec, 2009 till Oct, 2015)

Worked as Analyst in Authorization and Risk Monitoring Unit.

ATM Monitoring:

- Supervise ATM monitoring unit with assurance of compliance and procedure as defined in SOP.
- Highlight ATM Down time issues and take proper follow –ups from ATM custodians.
- Line up ATM vendors (NCR, Diebold and Wincor) through Vendor Management process.
- Maintain daily basis MIS of Onsite/Offsite ATMs performance report and forward to felid.
- Monitor ATM camera issues through Image monitoring process.
- Preparing reports regarding ATMs Service issue like (Link Down, Low Cash, Out of Service and Out of Cash)

Call Monitoring:

- Evaluate calls regarding Credit card, T-pins issuance and Chequebook activation to monitor and prevent any fraudulent activity and ensure compliance.
- Process Service Request about customer’s change of addresses and email up gradations in customer’s profiles.
- Maintain weekly and monthly MIS of Fatal and Non-Fatal errors.

Phone Banking:

- Maintain daily MIS report of activated debit & credit cards for review.
- Awareness & promotion calls to customers about new product.
- Processed Internal Funds Transfer (ITF) and Balance Transfer Facility (BTF) requests.
- Complaints lodgment regarding ATMs link down.
- Cash retraction issues of UBL ATMs.

Anjum Asim Shahid Rahman Chartered Accountants (Pakistan)

(July, 2007 till Jan 2009)

Worked as “Audit Assistant” in Assurance & Advisory services department of Anjum Asim Shahid Rahman Chartered Accountants, a member firm of Grant Thornton International (GTI), Following are some of the major clients where I engaged:

External Audits & Internal Audits

- First Alnoor Modaraba
- Megatech Communication Pvt Ltd.
- Pak Oman Investment Company Ltd.
- Sigma Leasing
- Jahangir Siddiqui Investment Company Ltd

Certifications and Achievements:

- Top performer 2020 Telenor Microfinance Bank Ltd.
- Top Performer (Risk Monitoring) Feb-2014 United Bank Ltd.
- Phone Banking Shining Star of the Month May-2010 in United Bank Ltd.
- Certificate on “Reforming Digital Payments” organized by IBP (KHI October 26, 2019).
- Workshop “ATM Operations and Settlement” at The Institute of Bankers Pakistan held at (Karachi Sept 25, 2017).
- Workshop “Digital Banking Channels-evolution in Modern Banking” by IBP held at (Karachi Oct 28, 2017).
- Certificate of Participation Aug-2010 “Explore your potential” in UBL.
- Workshop on “The Structure, Policies, Procedures and Professional Ethics of the Firm” at SBS Nov-2008.

Computer Skills:

- Microsoft Excel, Microsoft Word and PowerPoint.
- MS excel graphical presentations.

Other Information:

- Languages : Urdu (Native), English (Conversational)
- References available upon request