



Jiwan Sah

Dedicated financial services professional with over 5 years of experience in managing money, facilitating seamless global transactions, and excelling in various aspects of banking operations. Proven expertise in remittances, worldwide money transfers, foreign currency exchange, payroll management (Wages Protection System - WPS), investment and saving schemes, prepaid cards, bill payments, and value-added services. Adept at retail banking, customer service, cash operation, cash and valuables in transit, end-to-end cash and automated teller machines (ATM) management, Operations, sales and marketing with a strong commitment to compliance and anti-money laundering Measures. Experienced in managing cutting-edge technologies, such as the Trans Track system, and demonstrating proficiency in Microsoft Suite. Recognized for exceptional time management, problem-solving skills, and a results-driven approach in enhancing customer satisfaction. Possess a comprehensive skill set including route optimization, communication, risk management, and team leadership. Committed to maintaining the highest standards in financial services and implementing innovative solutions for enhanced customer experiences.

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Valid UAE driving License

EXPERIENCE

Al Fardan Exchange, Abu Dhabi- Customer Service Officer/ Branch Due Diligence Officer

08/2022 - PRESENT

- Consistently timely processing cash counter transactions for retail sales and service operations and corporate-B2B, accurately and swiftly according to customer needs by accepting funds and payments in cash, cheques, cards, online transfer, and bank transfer, adhering to established procedures, high service standards, standard operating procedures-SOPs, and central bank UAE guidelines.
- Processed a high volume of cash, cheque, and remittance transactions with exceptional speed and accuracy, consistently meeting and exceeding time standards.
- Maintained zero cash differences by meticulously and attentively processing cash transactions, while also remaining vigilant to detect and prevent possible frauds and risks.
- Provide expert assistance in Foreign Exchange transactions, offering real-time market insights and ensuring customers receive competitive exchange rates.
- Process a variety of remittance and services, bill payments, saving and wealth management, credit card payments, AlfaPay mobile application (App)- online money transfer application, swift transfer, value added services (VAS), E-Wallets, national bond management, national and international recharge, top time, top-up and data bundles, VAT collection, utility bill payments for Etisalat, DU, ADDC, AADC, FEWA, travel payments for Air Arabia and FlyDubai, fintech apps and activation, Agency cash collection for Orient insurance, ODEX, Dubai and Abu Dhabi police fine payments, loyalty programs, instant cash pick up and bank deposit transaction services, ensuring accuracy and compliance with regulatory guidelines.
- Implemented process improvements that resulted in a 10% increase in operational efficiency.
- Acquired cross-border payment transactions from labor camps initiative, generating over 0.5K + monthly transactions through cross-selling and up-selling strategies of retail banking products and services during community and campsite activities.
- Spearheaded training programs for branch staff on compliance best practices, resulting in a 20% increase in staff awareness and adherence to policies.

Federal Exchange, Dubai- Customer Relation Executive

10/2021 - 07/2022

- Actively engaged with customers, assisting and processing for foreign exchange transactions, remittances, bill payments, credit cards payments, investment schemes, value added services, Payroll- WPS salary withdrawals and deposits, prepaid cards products with 100% accuracy and efficiency, ensuring a seamless customer support and experience.
- Leveraged customer data and analytics to identify trends and customer pain points, leading to the implementation of targeted solutions that improved service quality and reduced complaint resolution times by 10%, led to positive customer feedback, reviews, experience and customer satisfaction.
- Oversee Value-Added Services, including Travelez plus cards, Travelez plus platinum card, Payez - salary card for WPS payroll customers, and other innovative financial products.
- Investigate customer complaints and transaction irregularities, making recommendations to prevent similar occurrences.
- Develop the skills and competencies of team members to enhance overall competency levels and flexibility within the team.
- Collaborated with auditors appointed by the company in verification and reporting processes and UAE Central Bank auditors during inspections at the branches, providing necessary support and documentation.

SKILLS

Time Management Skills

Problem Solving skills

Communication

Customer Service Skill

Inventory Management

Attention to detail

Flexibility

Microsoft Office Suite

Computer Skills

Risk Management

Relationship Building

Interpersonal Skills

Customer Relationship

Management (CRM)

Analytical Skills

Remittance Processing

Reconciliation and Auditing

Documentation and Reporting

Self starter and ast learner

Anti Money Laundering (AML) Skills

Team Management

Cash Handling

Numeracy Skills

Organizational Skills

Cash Management

Leadership

AWARDS AND ACHIEVEMENTS

Al Fardan Exchange

Innovation Hub winner.

Federal Exchange

Employee of the month/
Top performer of March 2022.

- Supported to generate 80% growth in remittances transaction for the Nepal corridor business development and improved overall corridor businesses by 20% within six months by designing and executing strategic marketing campaigns, targets market, loyalty programs and promotional activities.
- Received recognition for resolving a critical customer complaint, preventing potential reputational damage.

Transguard Group LLC

Best Team Award.

Transguard Group LLC

Got promotion to Admin Assistant.

PROFESSIONAL CERTIFICATIONS AND TRAINING

Enhancing Financial Inclusion with a risk based approach by ACAMS.

Fundamentals of digital marketing by Google.

Fintech: Foundations, Payments, and Regulation by Wharton University of Pennsylvania.

The Future of Payments Technologies by University of Michigan.

Become a Marketing Specialist by LinkedIn.

AI in Fintech, Blockchain Basics and Cryptocurrency by LinkedIn.

International Marketing Entry by Yonsei University.

Cyber Security by Cisco Networking.

Introduction in banking and credit by Corporate Finance Institute (CFI).

Project Management from Coursera (PMP)

Lean Six Sigma Certification from Management and Strategy Institute

LANGUAGES

English , Hindi, Nepali, Maithili, Bhojpuri, Tharu, Urdu.

Transguard Group LLC, Dubai-TransTrack Assistant- Admin Assistant- (Cash Planning and Analysis- Cash Services)

09/2019 - 09/2021

- Fostered strong relationships with IT support and Transtrack system vendors, resulting in timely updates and access to cutting-edge technologies, keeping the company at the forefront of cash management solutions.
- Production of daily, weekly, Ad Hoc reports, and Monthly MIS Reports on a timely basis, streamlining data analysis, and reporting processes, resulting in a 10% reduction in report generation time.
- Coordinate with cash-in-transit teams, ensuring the safe transportation of funds between financial institutions, businesses, and the central processing facility.
- Acted as a reliable point of contact for troubleshooting and supporting crews with courteous for Transtrack-related issues and queries effectively minimizing downtime and maximizing productivity.
- Implemented process improvements that reduced cash handling errors by 10%, resulting in cost savings and improved service quality.
- Ensured 100% accuracy in cash transaction recording of financial transactions within the Transtrack systems software, improving financial data integrity and reconciliation processes.
- Execute cash reconciliation processes, reconciling discrepancies and ensuring accurate accounting of funds at all stages of the cash handling process.

Transguard Group LLC, Dubai- Cash Operation Team Leader- (Cash in Transit- Cash Services)

04/2018 - 08/2019

- Managed network monitoring, maintenance, cash forecasting and reporting, cash loading, equipment capitalization, compliance, configuration, installation, vendor management, and reporting.
- Implemented cost-saving measures, optimizing routes and schedules to improve operational efficiency, resulting in a 10% reduction in transportation costs.
- Replenishment of Automated Teller Machines (ATMs), Cash Deposit Machines (CDMs), and Kiosks, based on client requirements, service levels agreements (SLA) and in turn around time (TAT) with proper Standard Operating Procedure (SOPs).
- Coordinated and managed daily cash logistics operations, including clearance of cash, cheques, valuables, securities and ensuring timely collections and deliveries to and from clients.
- Maintained accurate records of cash transactions, reconciling discrepancies and providing timely reports to management.
- Collaborated with law enforcement agencies to coordinate and execute emergency response plans, demonstrating a proactive approach to potential security threats.
- Conducted regular training sessions for cash custodians on updated security protocols, resulting in enhanced team preparedness and compliance with industry standards.

EDUCATION

Singhania University —Masters of Business Administration (MBA)- Graduate (Finance Specialization)

08/2020 - 12/2022

YBN University —Bachelors of Business Administration (BBA)

07/2017 - 12/2020

SOFT SKILLS, TECHNICAL SKILLS AND INTERESTS

- Microsoft Office, Microsoft Excel, PowerPoint, Microsoft Word and E-mail.
- Proficient in cash handling, cheque processing, Security Protocols, accounts, remittance services, Cash Logistics Management, and Transtrack System Operation.
- Good typing accuracy and speed in messaging, customer issue resolution, system issue identification, Islamic Banking Products, Proficient in Common Bank Systems.