

MUHAMMAD AYAZ

Cell: 050 8457189

Email: ayaz.ayaztareen@gmail.com



Experienced Banking and Customer Service Professional with Expertise in Call Center Operations and Cash Management

CAREER PATH

Arabian Automobile Association Dubai, UAE

**Call Center Representative
from March 2023 to Jan 2025**

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 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 Outbound Service Requests by assigning Jobs through respective mediums 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 are 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 products or services entering financial data into
- 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 customers, remittances sending and receiving from any part of the world, telex transfers, wire transfers, and inter-UAE money transfers.
- 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 inCharge
- Handle foreign currency exchange transactions
- Coordinating with a branch to obtain KYC/ CDD Documents of customers as and when required.
- Maintaining Hardcopy and Softcopy of all core/confidential records Search requests, 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 cheques after ensuring that the signature is valid.
- Receive cheques and post entries into correct accounts managing a busy desk with extreme attention to detail. 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.
- Ensure that the cash drawer is balanced and maintained at all times Compare signatures, photos, and IDs 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 AND COMPETENCIES

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

PERSONAL DETAILS

Date of Birth	Sep 09, 1989
Nationality	Pakistan
Driving License	UAE Light vehicle
Marital Status	Married
Visa Status	Visit Visa