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Professional Summary

Ambitious professional with a comprehensive diverse industry experience in Banking & Telecommunication. Competency ranging in Digital Banking Product Enhancements, Operations, Dispute Resolution, Settlement & Reconciliation. Proven ability to improve business processes and growth, improving customer experience and maximize automation through performance in service quality and relationship management and sales in both industries.

Work Experience

Allied Bank Limited (PAKISTAN)

June 2021 till Date: Corporate Executive Digital Banking

- Managing banks digital product portfolio.
- Leading Digital Merchant Lending portfolio.
- Implemented scrum framework using agile tools JIRA & Confluence for real time coordination in cross functional departments monitored in sprints.
- Ensuring timely execution and implantation of group projects in hand.
- Cross group/functional and 3rd party vendor coordination to eliminate blockades.
- Maintaining project funnel and monitor timely completion of milestones.
- Assist management in exploring and recommending digital transformation innovative technologies.
- Leading the implementation of Digital Transformation enhancement projects.
- Presenting group performance, insights to higher management.
- Ensuring target achievements for enhancing digital channel usage.
- Adhering SBP regulations and compliance to delivery timelines.
- Improving Customer Experience (CX) of digital products and onboarding.

AUG 2019 to JUN 2021: Associate Manager Chargeback, CAPEX & OPEX

- Automated the Visa chargeback and settlement processing which reduced workload by 81%.
- Preventive measures taken which reduced fraudulent transactions by 47%.
- Managing VISA & Union Pay payment scheme dispute portfolios
- Supervision of Visa debit and credit card dispute cases.
- Reconciliation of Visa & Union Pay International GLs.
- Monitoring chargeback & Settlement Work Flow for VISA and Union Pay International.
- Coordination with international payment schemes (VISA, Mastercard, UPI) for reconciliation and processing of dispute payments and fees.

APR 2017 to AUG 2019: Officer Chargeback, CAPEX & OPEX

- Initiating Retrievals/Chargeback/Compliance/Arbitration for disputed cases on VROL/VCR.
- Maintaining daily MIS for dispute cases for both Allied Visa Credit Card and Allied Visa Debit Cards received through ILS, Emails, Complaint Management Cell and FRMU.

- VISA ATM acquiring bank dispute resolution (SMS).
- Merchant Credit Processing.
- Local Cash Advance Disputes.
- Resolution of cases within TAT timelines with complete documentations and proofs.
- Coordination with 1Link Faysal bank for collecting required documents to process and making decisions for disputes raised by customers.
- Automated (IBEX) process of dispute amount reversals.
- NNSS Settlement with Standard Chartered Bank Pakistan Limited.
- Citibank NOSTRO Account Settlement with our Foreign Exchange Branch, through local dollar exchange companies.
- Reconciliation of Visa Settlement Account, Visa Interchange Fees Account, Brokerage/Commission/Misc Visa Fees Account & Credit Card Finance Account & fund movement.
- Maintaining logs of all VSS Reports on daily basis for performing Settlement function smoothly.

JAN 2017 to APR 2017: Officer Card Production Unit:

- Enabled auto stuffing card machine which reduced 60% of human work.
- Automated dispatch/delivery process of cards with courier services
- Responsible to produce Visa Debit cards of more than 1300 branches
- Check all the aspect of backend Cards operations.
- Resolve all the customer queries regarding ATM issues.
- Coordinator of UAT New Products

JUN 2016 to JAN 2017: Officer Capture Card Unit

- Automated process to reject cards upfront to avoid unnecessary retaining of cards at ATMs which reduced 90% workload.
- Follow up from branches about replenishing ATM Machines
- Active follow up from branches to mark status of captured cards on daily basis.
- Coordinating with other bank cards captured in Allied Bank ATM machines.
- Digital archiving of all cards dispatched on daily basis.

Pakistan Telecommunication Company Limited (PTCL)

APR 2015 to DEC 2015: AM Wireless Development (PTCL)

- Commissioning of wireless networks
- Troubleshooting and timely support for wireless networks
- Installation of wireless data networks like DRS, VSATS etc
- Meeting assignments in stipulated deadlines.
- Effectively managing human resources for efficiently resolving prevailing issues.
- Weekly, monthly and semiannually reporting and presenting progress to high level officials.
- Fabricating solutions for maximum efficiency of wireless networks.

FEB 2013 to APR 2015: Key Account Executive (Corporate Sales):

- Successively achieved Sales target by 187% for 2 years.
- Retained 100% customer base.
- Onboarded 45% of the churn customers.
- Achieved 100% resolution in after sales support.
- Corporate Marketing-Sales & Services in Faisalabad Region (12 cities).

- Project Manager in multiple deployment projects.
- Vendor management in out sourced projects.
- Achieving Weekly, Monthly, Quarterly & Yearly sales targets
- Sales funnel Building, Narrowing and materializing potential opportunities.
- Increase Customer Base and Retention.
- Preparation of Financial Business Cases based on Marketing Analysis and its Successful Implementation.
- Managed outsourced projects to stay in line with the budget and timeline of the clients.
- To devise Customized Business Cum Financial Solutions.
- New Product Development and Idea Generation based on Market Feedback.
- Conduct corporate ICT product, services awareness sessions.
- B2B ICT Solution and Advisory.
- Complete Commissioning/Deployment of Fiber & Wireless Links.

Qualifications:

- **MASTER'S IN BUSINESS ADMINISTRATION** - Lahore School of Economics, Lahore Pakistan.
Majors - Banking & Finance
- **BACHELOR OF BUSINESS ADMINISTRATION** - The University of Faisalabad, Faisalabad Pakistan.
Majors - Finance
- **ORACLE UNIVERSITY:** Oracle E-Business Suit, R12 Financials, Certified Expert Consultant, Payables

Certification & Trainings:

- **LUMS:** Fundamentals of Data Analytics **Power BI**
- **Institute of Bankers Pakistan:** ATM Operations and Settlement – Fraud Mitigation
- **PTCL Training Center:** Consultative Selling Training
- **PTCL Training Center:** Essential Selling Skills Training
- **ZTE University/PTC:** LTE Product Local Operation & Maintenance (Training Certificate)
- **ZTE University/PTC:** LTE Product Local Planning and Optimization (Training Certificate)

Skills:

Microsoft Office, Scrum Management, JIRA, Confluence, VCR, VROL, CDRS, Master com, Oracle Database, Android, IOS, Power BI, MAC OS X, MS Visio.