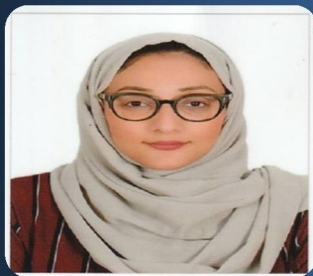


MERHAN MOHAMED

Retail Operations



Email : meraazizlotfu@gmail.com
Mobile : +971527745299
D.O. B : 19th Nov, 1987
Place of Birth : Dubai
Nationality : Egypt
Marital Status : Married
Visa Status : Employment (transferable)
Driving License : Available UAE
Languages : English, Arabic

CAREER PROFILE

Secure a responsible career opportunity to fully utilize my training and skills, while making a significant contribution to the success of the company.

To secure employment with a reputable company, where I can utilize my skills and business studies background to the maximum.

PROFESSIONAL CREDENTIALS

NATIONAL BONDS – DUBAI, UAE

Compliance Officer (Project)

Oct 2021 – Present

Determination of the risk level of customers when opening a customer account.
Implementation of the company's anti-money laundering compliance policy.
Following AML regulations and laws.
Taking protective measures against financial crimes to the company.
Reporting suspicious transactions.
Reporting and reporting to the senior management
Informing and training company employees against financial crimes.



ADIB – DUBAI, UAE

Retail Operations (Project)

July 2021 – Oct 2021

Key responsibilities of the KYC Remediation Analyst job will include:
Perform client identification and verification on the Financial Intermediaries relationships, including asset management companies, investment advisors, and investment managers from a wide range of jurisdictions.
Perform client identification and verification on the Financial Intermediaries relationships, including asset management companies, investment advisors, and investment managers from a wide range of jurisdictions.
Conduct enhanced due diligence on high risk financial intermediaries and obtain sign off from Senior Management within Legal & Compliance and the business.



FAB – ABU DHABI, UAE

Complaint management senior officer

Aug 2019 - July 2020

To be responsible for investigation, resolution and reporting of all Customer related complaints.
To input all complaints onto the Mears database, reporting and seeing through to completion. This will involve completing Client paperwork to ensure 360-degree communication.
Escalate all unresolved issues/complaints to your line manager whilst keeping the Branch Manager and Business Partner informed at Branch level.
Respond positively to any new initiatives that are brought into practice making sure they easily become part of the customer experience service delivery.



FINTRESTLE – DUBAI, UAE

Senior collector

Feb 2019 – July 2019

collection for bucket 1, 2, 3 and RECOVERY FAB

Collections for Credit Card, Personal Loan & Business Loans accounts.

Arranging settlements with the customer.

Provides continuous follow up to the customers for their due payments and collection of payments.

Ensures payments from customers are collected promptly and as due comes

Locate customers using credit bureau information, background, loan documents, and other paperwork or databases.



TAHSEEL – SHARJAH, UAE

Senior Collector

Jun/ 2012- Jan/2019

Collect payments on past due bills.

Managed Client's portfolios and tracked all Clients Activities and coordinating for settlements.

To be responsible for meeting collection targets in order to maintain positive cash flow.

Coordinating with the Clients for the Portfolio updates and payment confirmations.

Maintaining a complete record for back to banks cases (Query, Lower Outstanding & Exceptional).

Performing Field Visits on Higher out standing's for resolving it quicker.

Solve problems quickly and create resolutions that bring in revenue on a regular basis.

Investigate and resolve discrepancies.

Negotiate payoff deadlines or payment plans.

Update account status and database regularly.

Locate and contact debtors to inquire of their payment status.

Plan course of action to recover outstanding payments.



PROFESSIONAL SKILLS

MICROSOFT OFFICE SUITE (WORD, EXCEL, POWER POINT, PROJECT MANAGEMENT)

ENERGETIC, HONEST, HARDWORKING, AND QUICK LEARNER

MULTI TASK ACCOMPLISHMENT SKILLS WORK WELL IN TENSE ENVIRONMENT

GOOD PLANNING AND ORGANIZING SKILLS

ABILITY TO WORK INDEPENDENTLY AS WELL AS PART OF A TEAM

ABILITY TO BE ADOPTIVE TO DIFFERENT WORK ENVIRONMENTS AND FACE CHALLENGES

EXCELLENT CUSTOMER RELATIONSHIP MANAGEMENT SKILLS

SUPERIOR COMMUNICATION AND INTERPERSONAL SKILLS

EDUCATIONAL QUALIFICATIONS

ALEXANDRIA UNIVERSITY, EGYPT

FACULTY OF HISTORY

REFERENCES

Available upon Request Thank you for your kind attention hopping my qualification meet your requirements.