

MUHAMMAD SHAYAN VAHIDY



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Date of Birth: November 28th, 1985

Nationality: Pakistani

OBJECTIVE & SUMMARY

To work with national or multinational financial institution where my skills, qualification and experience can be utilized to the utmost enables building on my career and growth and attains executive position, while delivering the organization's goals.

PROFESSIONAL EXPERIENCE

Abu Dhabi Islamic Bank

Senior Accounts Officer: Digital Banking/KYC

Dec 2019 – Till Date

- Individual account opening and maintenance for Smart banking/ Individual/Corporate clients.
- Scrutiny of KYC documents & Verifying the Compliance of FATCA, CRS, AECB check.
- Verification of New Relationship Entry & Information integration on Banks Systems.
- MIS preparations and presentation for the ensure compliance with the process set in accordance with CB regulations.
- Perform OMNI & blacklist check at central bank blacklist system.
- World check while opening personal or corporate accounts.
- Liaise with clients and/or relationship managers to gather information required to complete CDD/EDD for High Risk National clients.
- Daily Reconciliation to ensure zero tolerance to any process deviation.
- Regularization of accounts based on the updated KYC documents for Existing Relationship.

Abu Dhabi Islamic Bank

(Trade Finance) Transaction Banking.

Trade Operations Sr. Officer.

Oct 2014 – Dec 2019

- Handling Murabaha Disbursement – H.O. & Int'l. branches;
- Handling Murabaha settlement / postponement– H.O. & Int'l. branches;
- Reconciliation of daily phoenix postings & filing;
- Review of 258004/141001 on daily basis– H.O. & Int'l. branches;
- Batch/online phoenix postings for Exports;
- Tracking daily Pending murabaha report;
- Preparation of System Parameter change request form (SPCR) & filing;
- Murabaha related Filing;
- Queries handling;
- Review of SWIFT modification queue to remove the aging items;
- Supporting - LC Documents registration in TRADEWIND;
- Supporting - LC Documents processing desk.
- Issuance of Bank Guarantees, i.e. Tender (Bid) Bond Guarantee, Financial Guarantee, Performance Guarantee, Retention Money Guarantee, Advance Payment Guarantee.
- Processing of beneficiary's claims requests, reductions, increase, collecting charges, amendments and payments through swift messages.

Sine International Private Limited Karachi Pakistan
Textile and Export Industry
Asst. Manager Accounts and Exports

May 2013 – Feb 2014

- Maintained the monthly balance sheets of the business transactions.
- Checking and preparing the exports and L/C documents.
- Reconciling cash receipts and bank statements.
- Dealt with the internal expenditure and vouchers on a daily basis in the company.
- Prepared, reviewed, analyze financial statements.
- Assisted with daily cash balancing.
- Processing fortnightly and monthly payroll, ensuring timely payments of salaries and entitlement.
- Dealt with all technical client issues and discrepancies when they occur.
- Keeping all the records for the bank statements, invoices, cheques and payments.
- Keeping the records of purchased materials from the seller. Reviewed collected bills, checked payments.

Habib Bank Ag Zurich-(Corporate Banking) – Dubai UAE
Global Transaction Banking Services (Trade Finance)
Sr. Supervisor

Feb 2009 – Feb 2012

Compliance & AML

- Preparing and submitting all regulatory reports to central bank of UAE.
- Enhance Due Diligence of high risk accounts.
- Reviewed system generated reports of transactions and investigation of account activity for potentially suspicious activity.
- Drafted and provided suspicious activity report with recommendations.
- Assisted with the bank's compliance risk assessment program, as well as enhanced due diligence reviews. Ensured to carry out the requirements for compliance as directed by regulatory authorities

Exports

- Extensive knowledge of Export/Advising/ LC & Collection bills lodgments and Financing instruments through Discounting, Purchasing and Transferable Credits.
- Documentary credits checking and scrutiny of Import/Export documents.
- Handling export collection documents.

LC Business:

- Checking the contract with the beneficiary on terms and conditions decided
- Checking the application and submits it to the branch
- Lodgment of LCs on the conditions mentioned in the application
- Handled Import Documentary Credit transactions MT 700 and following amendments MT 707 on a daily basis.
- Processing of related incoming and outgoing Swift messages MT 799 and MT 999
- Remitting advising, confirmation and other DC related payments through MT 202.
- Following up with branch queries and guidelines related to compliance issue.
- Assisting clients in making them understand the technicalities of trade and ensuring them timely and thorough response.
- Against each LC being opened, a Memo is being raised that shows the financial details of the customer including Limits assigned, Beneficiaries exposure, bank risk and other technicalities.
- Branch Manager/Zonal Management determines whether Margin is to be retained as a Percentage of LC amount or not.

Salaries Disbursement (WPS):

Vast experience of Consumer Banking including salary oriented business of its disbursement received through TTs, Cheques, Standing instructions and newly introduced WPS procedure by the Central Bank of the UAE.

Preparation of salaries and subsequently checking the same that account number and employee name is appropriate then finally disburse it accordingly in the employee accounts and recovery of the funds either from their employer's account or which have been received through the Central Bank of the UAE if the employer maintaining account in different bank other than Habib Bank AG Zurich.

Remittances

- Processing all Inward & Outward Remittances i.e. MT 103.
- Processing of Online Requests through Web Remittance.
- Receiving Cover Messages i.e. MT 202 from our Correspondent banks maintaining Nostro Accounts with us in various currencies.
- Generating Swift Activities of banks maintaining Nostro Account with us.
- Correspondence with foreign and local banks through MT 199 (Authenticated Swift Message) and MT 999 (Unauthenticated swift Message).
- Correspondence with banks through Swift Messages to close pending inward cases.
- Supervision and Authorization of Remittances and Swift Messages. (MT 103, MT 199 & MT 999).
- Coordination with Branches, Compliance Dept., Customer Service Dept. and Clients regarding discrepancies.
- Ensuring timely processing of Remittance to support the flow of all Remittance and balancing at the day end.

Debit / Credit Cards Operations (Master,ATM Visa, Amex EMV Migration Chip)

Handled portfolio of Leading Swiss Bank Credit/Debit cards of MasterCard cards, Visa Electron Cards and American Express Cards at the Centralized Transaction Banking.

- Preparation of Parameters according to the data of the card holders.
- Managed card production and dispatching the same in the UAE as well as for Overseas Clients through courier services.
- Tackled cancellation, lost reporting, suspension as well as enhancement and reduction of credit limits upon request received from the client.
- Lodgment of disputed transactions for charge back claims for wrong debits by the clients as per rules and regulations of the MasterCard International through our processor Arab Financial Services, Bahrain.
- Creating payments file which were received from the card holders on daily basis.
- Reconciled balances of the card holder's accounts and recovering monthly minimum payments by debiting the card holder accounts on monthly basis against outstanding of their cards.
- Handled issuance of Monthly statement of accounts of the card holders.
- PCI standard certification with visa.
- Preparation of card credit policy in line with UAE central bank and banks internal policies.
- Implementation of 3D secure technology for secure online transactions.

BARCLAYS BANK Dubai (UAE)

Asst. Team Leader -Credit Card Operations

Nov 2007 to Dec 2008

- Plan and deliver an acquisition plan to source quality business through corporate relationship
- Work closely with the analytics team to maintain quality applications
- Actively engaged in bulk sourcing campaigns in companies
- Develop and maintain good Business relationships with Barclays Branches.
- Understand Customer requirements.
- Achieve management of new business pipelines.
- Preparing daily MIS.

Standard Chartered Bank (SCBPL) Pakistan**Officer Loans (Operations)****Oct 2006 to Oct 2007**

- Develop and maintain good Business relationships with SCB Branches.
- Disbursements of loans.
- Preparing daily MIS for team and coordinate with the analytics team.
- Training newly hired staff by the buddy mentor approach

EDUCATION

QUALIFICATION	INSTITUTION
BBA	Preston Institute Of Management Science And Technology- Pakistan
Intermediate	College of Business Administration, Karachi
Matriculation	Beacon House School System

TRAINING & DEVELOPMENT

- Legal & Compliance
- Personal Financing Facility
- Product knowledge of all secured & unsecured consumer banking products
- Customer Relationship Management Techniques
- Valid UAE driving license.

IT SKILLS :Card400, H-Plus, EBBS, MS Office