

Career Objective

Making a difference in Banking, Analytics, Fraud & Risk Management sector is my target. I have the creativity, commitment and willpower to either find a way out or to make one. I cherish challenges and thrive under pressure. I have been with the market kings; never did I lose the common touch. My ability to take an initiative and to lead stems from a firm belief in myself. I take up risks as opportunities and look forward to a career that will help me grow as a person and realize my potentials.

Personal Information

Achievements

- Developed a query in Card-400 for card fraud detection with a time field which helped the analyst to detect the fraud in real time and reduced the losses against the credit card frauds which resulted a drastic increase in fraud detection ratio.
- Deployed RiskNet (Card Fraud Detection System) in Standard Chartered bank Pakistan.
- Revamped the SCB credit card spending parameters.
- Revamped the ex-Union Bank Visa and AMEX card spending parameters during the integration of SCB & ex-Union Bank Ltd.
- Got an achievement batch for Critical and Analytical thinking in Standard Chartered Bank.
- Developed the MIS pack for SCB Sri Lanka Fraud & Risk Management Unit.
- Fraud database was created in order to manage and monitor the case management properly which includes case ageing, losses and recoveries. The maintenance of database is helping to amplify the overall performance of NIB Fraud Management Group at country level.
- Designed the first card fraud detection training manual for NIB Bank.
- Reporting of Fraud Forgeries Report to State Bank of Pakistan of overall NIB, ex-PCBL and DFI.
- Structuring of fraud trend MISs which shows the overall performance of NIB Fraud Management within RMA and SEMM segments, new and old fraud trends, major fraud attempts and the potential savings at country level. The MISs also helps in making new strategies in order to prevent the portfolio from Fraud Risk.
- Fraud Management Group's first News Letter was designed and which was later on published in NIB Scope.
- Making of Asset Account report in order to monitor the suspicious activities or withdrawals from all asset accounts. This report is first of its kind in the industry.

On going Project:

- Core team member of Credit and Pre-paid card launching team and responsible of the following:
 - Card Authorization setup
 - Authorization Process Manual
 - Fraud Operations Manual
 - Online, STIP, CHIP Thresholds / Parameters
 - Fraud Loss Budgeting (Inclusive of Insurance)
 - Delegation Matrix
 - Fraud Detection - system specifications / GAP Analysis
 - Association Reporting TC-40
 - User Requirement - Authorization Downloads / Reports
 - Offline Card Authorization System / Trial Balance Downloads
 - AML / KYC Monitoring

Professional Experience

August 2009 - Present:	<p>Manager Fraud Operations & Analytics NIB Bank Ltd. Industry: Banking Department: Integrated Risk Management Group</p> <p>Management Managing the overall Fraud Operations which includes Case Inventory management Fraud Provision Fraud loss and Fraud recovery accounting management Fraud Risk Analysis and Strategy Management Reporting to Central Bank Fraud Detection Parameter Management Minimizing Fraud Losses Proper closure of cases with in the defined time lines by Bank</p>
Oct – 2008 – Present	<p>Regional Supervisor South- RMA Segment NIB Bank Ltd. Industry: Banking Department: Integrated Risk Management Group</p> <p>Save the Business from credit risk and exposure to losses specified against fraud. Ensure Risk Management Regulation procedure and strict compliance of policies are followed and implemented. Ensure timely charge back initiated against fraudulent transactions. To maintain check and balance on Ongoing Internal and External Processes. To ensure the timely Reporting made to State Bank.</p>

To monitor Money laundering process for identification of suspected loan accounts.

To Monitor the Vigilance Process of all Consumer Products.

To ensure that all Fraud and dispute cases to be resolved / written off with in 90 days from the date of receipt.

Perform analysis to review fraud performance for issuance portfolio from business profitability aspects.

Initiate proactive measures to curb fraud and identify rising trends to execute timely corrective action.

Suggest policy related recommendation to business in view of direct exposure to portfolio behavior in Consumer Products that includes Personal Loan, Auto Loan.

Provide back-end support to internal department includes Call centre, Collection, Customer Service, New accounts, Dispute Resolution Unit, Central and North FMG.

To Create fraud Awareness in internal and external staff.

Coordination with upcountry FMU staff for timely resolution of queries and cases measures.

Ensure strict compliance of procedures and policies.

Provide Monthly Fraud loss Provision to Credit Policy.

To check accuracy of financial adjustments entries passed with proper reconciliation.

To maximize the recoveries and reduce net Fraud loss as per assigned Budget.

To improve the internal department Processes and Procedures.

To ensure the accuracy of Fraud Database.

Pick up reward issuance

August 2007 – Oct 2008:

Supervisor MIS & System Analytics

NIB Bank Ltd.

Company Industry: Banking

Department: Integrated Risk Management Group

Managing Fraud Operations which includes the case management, tracking of ageing of all open cases, accounting treatment of fraud losses.

Fraud Trend Analytics and Strategy Management.

Maintain Fraud Cases MIS and Database.

Analysis of Fraud Cases.

Determine the point of compromise.

Fraud Prevention Strategy.

Streamlining Fraud Reporting to Central Bank.

Overall Capacity planning and Hiring of FMG.

Working with Credit Card Launching Team.

Setting up centralized Database for FMG.

Setting up Fraud A/C Detection Parameters and other useful reports related to FMG.

Data Mining and modeling at country level.

May 2006 - July 2007:

Country Fraud MIS Coordinator

Standard Chartered Bank

Company Industry: Banking

Department: Fraud & Risk Management

Streamlining Fraud Reporting to Association.

Streamlining Fraud Reporting to Central Bank.

Streamlining Fraud Reporting to Region..

Overall Capacity planning and Hiring of FRMU.

Overall Manpower & expense budgeting for FRMU.

Review internal controls and processes. Cross validation of Processes to measure accuracy of work.

Departmental Control functions.

Monthly reviewing and maintenance of parameters against card performance indicators with changes for improvement in card performance and reduction in association penalties/ fees.

Reviewing of Skimmed card accounts on monthly basis.

Reviewing of Balances on fraud blocks.

Analysis on Authorization as well Fraud data on monthly basis.

Preparation of Presentations on monthly basis.

Overall Manpower / Expense Budgeting for FRMU & Authorization Unit

Training staff in house and cross-functional on quarterly basis as a part of employee grooming.

Restructuring Detection Functions with respect to Online detection System

Fraud Trend Analysis and Fraud Prevention Strategy Management.

April 2005 - May 2006:

Officer Card Authorization & Fraud Detection

Standard Chartered Bank

Company Industry: Banking

Department: Fraud & Risk Management

To facilitate the cardholders in getting the approval on referrals and to review card account activities.

Timely report reviewing to minimize fraudulent exposure against credit card accounts.

Facilitate SCB cardholders 24 HRS; 7 days a week to provide smoothly approvals on referrals.

Provide backend support to branches for getting approvals on credit card cash with draws. (Referrals).

Provide approvals to inter department on request.

To ensure that all the relevant documentation is attached with processed transactions.

To verify proper security checks from cardholder during approval process.

Process cancellation request provided by acquiring bank/ call centre.

Establish good liaison with other local and International acquirers.

Provide approvals against International credit card at Local branches.

Maintain departmental administrative issues.

Send responses against confirmation faxes received from different acquirers.

Support the Local acquiring banks in approval phase by providing verification of SCB cardholders.

Prepare & maintain different MIS's for individual & department performances.
Proper filing of all query reports for supervisor review & sign off.
Ensure strict compliance of procedures and policies.
Maintaining departmental administrative issues.
Send responses against confirmation faxes received from different acquirers.

Education

December 2004:

Hamdard University, Karachi, Pakistan

Bachelor's degree/higher diploma, Computer Systems

OTHER SUBJECTS STUDIED

Data Structure.

Software Engineering.

Network Security.

Compiler Construction.

Logic designing.

Communication systems.

Computer Architecture and Organization.

Human Resource and Management.

Training Programs Attended:

Treasury Risk Management

Anti Money Laundering and Terrorist Financing

Utilizing Analytics for Enterprise Case Management (Webinar Attended)

Identity Fraud: Using Fraud Prevention Technologies to Lower Risk (Webinar Attended)

Certification: Preparing for CFE (Certified Fraud Examiner)

Target Job

Target Job Location: UAE; Bahrain; Canada; Lebanon; Morocco; Norway; Qatar; Saudi Arabia, Pakistan.

Target Industry: Fraud & Risk Management; Banking; MIS & Business Analytics; Customer Service; Engineering; Information Technology; Oil/Petroleum; Management; Business Support

Employment Type: Employee

Employment Status: Full time

Notice Period: 1 Month

Skills

Skill	Skill Level	Years of Experience	Last Used
Management skills for leading a team.	Intermediate	More than 2 years	1 month or less
Working on Remote Administration Tools, Network analyzers (Net Support School, Solar Winds, Ethere	Intermediate	1 year or less	More than 6 months
Working on Microsoft Tools (Office, Project and Visio).	Expert	More than 5 years	1 month or less
Card Authorization System (CTL Prime / Online, Card-400)	Expert	More than 2 years	1 month or less
Operating Systems (Win NT/2000/XP/2003)	Expert	More than 5 years	1 month or less
Working on credit card system based on AS/400, RPG.	Intermediate	More than 2 years	6 months or less
Risk Analytics.	Expert	More than 2 years	1 month or less
Fraud Detection System (RiskNet, FEWS, Falcon).	Expert	More than 2 years	1 month or less
Good team worker.	Expert	More than 5 years	1 month or less
Anti Money Laundering	Intermediate	More than 2 years	1 month or less
Database management and development in	Intermediate	More than 2 years	1 month or less

Skill	Skill Level	Years of Experience	Last Used
Oracle.			
Knack to learn and cover new technologies.	Intermediate	More than 2 years	1 month or less

Languages

Language	Skill Level	Years of Experience	Last Used
Urdu	Expert	More than 10 years	1 month or less
English	Expert	More than 5 years	1 month or less

Memberships

Organization	Membership/Role	Member Since
Pakistan Engineering Council	Registered Engineer	May 2005
Association of Certified Fraud Examiners	Member	September 2009