NAYEF KAHWAJI

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Summary

I am a highly talented person and my objective is to build my career where I can show my knowledge and skills; I am seeking a challenging position in a progressive organization that offers opportunities for advancement and where my skills can be employed and developed.

Highlights

- Banking Equation & GUI
- Operational process tools
- Client relationships

- Troubleshooting and problem solving
- Excellent communication skills
- Customer service expert

Work Experience

ADC Senior Processing Officer - Operations
BLC BANK – Lebanon   **May 2015 – Present**

- Respond to incoming cardholder's claims via phone calls, emails, internal mail, and call center.
- Do the necessary investigations regarding the claimed transaction (ATM, POS, & Online).
- Maintaining the Excess GL related to BLC ATMs (Withdrawal & Deposit).
- Pursue Chargeback for BLC cardholders as per bank/MC/Visa procedures and regulations.
- Follow-up the claimed cases and updating the daily claim's report.
- Fraud monitoring
- Cards GLs/ Accounts Settlement and Reconciliation.
- Cards Operations.
- Daily maintenance for cards (Activation, Cancelation, changing limits, etc.)
- IB/ MB transactions process.

- Assist branches and related departments as needed.

Sales Executive (Central Sales Unit)   **May 2013 – May 2014**
Al Ahli Bank of Kuwait – Kuwait

- Proactively meet with customers face to face and over the phone to discover their financial needs and provide product and service recommendations.
- Report weekly to the product development manager and the sales manager about developing the bank's products to meet the customers' requests.
- Resolve customer complaints, issues, promptly and effectively.
- Provide a full range of banking services to individual customers, emphasizing personal financial counseling and customer service.
- Develop and maintain relationships with partners to maximize sales opportunities and achieve sales standards.

Senior Officer   **Jul 2005 to Apr 2013**
CSCBank – Lebanon

A. Electronic Data Processing Department "EDP":
- Process on daily basis all electronic and issuing files.
- Import and export electronic files from and to cards organization.
- Process payment's transactions related to credit cards.
- Closing the monthly cycle for each bank on the CSCBank network.

B. ATM Department:
- First level support for the bank's employees regarding ATM problems via phone calls, emails, and face to face support.
- ATM Replenishment Procedure.
- Monitor all ATMs on the Banking Network and inform the branchs if their ATMs are facing any problem or empty of money.
- Generate periodical reports to banks, summarizing the ATM's activities during a specific period.
- Always make sure that the security system is working to prevent any attempt of hacking.

C. Network & Communication Department
- Attending users phone calls.
- Local and overseas users support after working hours and during holidays.
- Executing various systems and critical applications backups.
- Monitoring of ATMs transactions and problems.
- Monitoring of MASTER/VISA/ other external networks thru different applications provided by IT users / vendors.

- Monitoring of Credit cards transactions.
- Monitoring of SMS banking and internet banking.
- Responds to failure alerts and takes prompt action.
- Maintaining the proper performance of the servers.

Education

Bachelor Degree, Computer Science   2008
    AUL University - Beirut, Lebanon

Course, Anti-Money Laundering   Nov 2008
    Banking and Finance Institute - Beirut, Lebanon

Technical Studies Diploma, Business Computer   2003
    Byblos Institute - Beirut, Lebanon

Personal Information

- Nationality: Lebanese
- Place & Date of Birth: Lebanon - 27/10/1980
- Marital Status: Single