

CURRICULAM VITAE

AHMED QURESHI

Credit Collection & Customer Service Representative

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Executive Summary

- Over 4 years of experience in multiple roles such as Credit Collection Officer, and as a Customer Service representative in the finance and management industry, with an emphasis on improving efficiency, productivity, and organizational consistency.
- Proven expertise in collecting client payments and settling account matters through Effective negotiations and efficient time management by identifying problem areas and executing measures to improve processes timely.

Key Qualifications

Bachelor of business administration | Financial & Management.

Indian Academy Degree College (Autonomous) | India

Jan 2018 - Dec 20

Professional Experience

First Security Group | Credit Collection & Customer Service Representative - UAE **May 2022 – Present**

- Contacting customers to address and resolve outstanding debts and persuading customers to pay their past due amounts while always maintaining high customer service standards and a good relationship.
- Handle international customer questions or complaints, investigate queries, resolve discrepancies, and provide input to policies and strategies aimed at meeting agreed-upon business results.
- Proactively identifying solutions for challenging outstanding situations and contributing to process improvement, with a focus on the credit function, whilst maintaining an end-to-end mindset.
- Skip-tracing customers by using different skip-tracing tools and different online portals in the credit collection process and handling assigned corporate accounts and SMEs.
- Understanding legal obligations and drafting legal notices, agreements, demands for non-payments, delayed payments, and other irregularities.
- Using DECORE Software and the Collect System to download documents and post payments to work-related information.
- Follow up on all assigned overdue accounts and ensure resolution as per the target assigned (monthly).
- Providing complete feedback reports to clients for allocations on a monthly basis while maintaining records of payments entered into the system and cross-check with bankers.

- Inform customers of overdue amounts owed and review customers' reasons for delinquency to determine a permanent solution that would cure continuous delinquency in credit collection.
- Responsible for monitoring and maintaining assigned accounts and customer calls, account adjustments, small balance write-offs, and customer reconciliations in the credit collection process.
- Actively managing accounts receivable, establishing effective credit control measures, and fostering positive relationships with clients.
- Advising customers and receiving a complete financial profile to determine the best possible amicable solution by suggesting payment plans and effectively collecting payments on behalf of (RAK Bank).
- Reviewed the terms of the loans and ensured all customer information is correct.
- Properly documented the discussion that occurred during the call and actions taken on the account in credit collection.
- Maintaining open communication with credit collection managers and clerical staff to ensure the accuracy and protection of the account information.
- Achieve assigned recovery targets to contribute to the organization's financial performance.

- Respond to customer queries in a timely and accurate way, via phone, email, or chat Identify customer needs and help customers in customer service role.
- Responsible for arranging schedules and workloads to always ensure correct coverage and to ensure that customer service levels and the customer experience are improved.
- Strive to achieve and exceed customer service satisfaction and key performance indicators (KPIs) targets by delivering exceptional customer service through maintaining adherence to SLAs, TAT, and KPIs and a positive customer service experience.
- Analyze and review a matter (for example, by testing different scenarios or impersonating users) Update our internal databases with information about technical issues and useful discussions with customers.
- Patience when handling tough cases while monitoring customer complaints on social media and reaching out to assist.
- Communicate with all customers in a positive, friendly, and apathetic manner to provide a consistent meeting with the customers demand as a customer service representative.
- Working towards achieving first-call resolution by finding and offering a solution to the customer's service and achieving (CSAT)
- Follow up with customers to ensure their technical issues are resolved and document overall discussion on CRM, and report to the management.

- Handling inbound and outbound customer service inquiries, and complaints by providing appropriate solutions with time frame limits and follow-up to ensure the resolution and closing of customer complaints.
- To develop and maintain an optimum level of customer service quality with external and internal customers by ensuring complaints resolution in reasonable TAT for customer service.
- Responsible for deep diving into client issues and queries for root causes and auctioning on the same within defined timelines
- Assess and constantly improve quality standards, productivity, and processes and actively support where necessary in highly complex daily tasks in customer service.

Skills and Abilities

- Strong interpersonal, and communication skills and the ability to work effectively with a wide range of constituencies in a diverse community.
- Ability to develop, plan, and implement short- and long-range goals and to work as per the given deadlines.
- Strong listening abilities, attention to detail, and the ability to analyze and solve problems promptly.
- Ability to adapt to the cooperative work environment and follow the Hierarchy.
- Ability to respond quickly to customer needs through problem-solving and provide an amicable solution.
- Program planning and implementation skills for results-focused and multi-tasking and mediation skills and excellent negotiation skills.

Professional Development

- **Completed course in CRM and received certification from Great Learning Academy.**
- **Successfully completed internship program and awarded with certification.**

IT Skills

MS Office Suite

Outlook | MS Word | MS Excel | MS PowerPoint | DECORE & Collect System (Expert level)

Operating System

Windows XP, 7, 10 & Mac OS X

Personal Details

Nationality	: India
Date of Birth	: 24 th July 1999
Marital Status	: Single
Visa Status	: Residence Visa
Languages	: English, Hindi, Urdu, Tamil, & Arabic (basic)
Passport	: Valid till- 07/12/27