**Syed Mohammad Osama**

**Address: House RP 58 Block C Saima Arabian Villas, Karachi**

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**Objective:**

To leverage my extensive experience in financial services, particularly in billing and reconciliation, by contributing my skills to a dynamic organization. My goal is to play a key role in enhancing operational efficiency, ensuring compliance with financial regulations, and fostering effective communication both internally and with external clients. I aspire to bring strategic thinking and problem-solving abilities to contribute to the success and growth of the organization.

**Organizational History:**

# TRADERS GLOBAL GENERATION (Apr 2023 - Till date)

* Generate and process invoices for forex services, including trading fees and account management charges.
* Verify and reconcile financial transactions to ensure accuracy and completeness of billing records.
* Communicate with clients regarding billing inquiries, providing assistance and addressing concerns.
* Manage the processing of client payments, recording transactions, and updating accounts.
* Maintain accurate and up-to-date records of financial transactions, ensuring compliance with regulations.
* Collaborate with internal teams to resolve billing discrepancies and improve overall efficiency.
* Generate financial reports related to billing activities, providing insights into key financial metrics.
* Utilize financial software and tools to streamline billing processes and maintain proficiency.
* Investigate and resolve billing issues or disputes with clients, ensuring fair and effective solutions.
* Maintain open and effective communication with internal teams and external clients.

# BANK AL-ALFALAH LIMITED (Jan 2022 – Apr 2023)

* Reconcile daily transactions for CUP Scheme and PAYPAK Scheme.
* Transmit daily SBP M2M rates to the National Bank.
* Email daily VISA PNNS to Treasury and compile corresponding payment vouchers.
* Prepare Dollar Merchant MIS daily.
* Send daily LOCSET emails to BBU and PAY-PAK.
* Calculate and prepare daily MasterCard settlements.
* Handle rejections and postings for MasterCard, Visa, and CUP transactions.
* Compile and prepare daily Brand-Wise Acquiring Settlement MIS.
* Create and post Orbit Vouchers.
* Compile and post Merchant Payment Vouchers.

# BANK AL-HABIB LIMITED (Jan 2019 - Jan 2022)

* Reconcile POS acquiring transactions regularly.
* Perform daily reconciliation of incoming files for merchant payments.
* Submit rejected/unmatched transactions to Euro Net for timely settlement.
* Prepare daily Wabtec Voucher.
* Create a daily bank-wise summary of ADC transactions.
* Monitor and settle SAF transactions (UBPS & IBFT) on a daily basis.
* Prepare Compensation MIS for UBPS & IBFT unsuccessful transactions, following SBP instructions.
* Respond to queries related to CASH WITHDRAWAL, IBFT, and UBPS transactions.
* Reconcile Credit Card Portfolio (AL. Habib & Vision plus System) daily.
* Reconcile outstanding authorizations for Credit Card transactions.
* Compile and post ERB-FIs vouchers.
* Settle Visa Credit vouchers and manage TIP/Adjustments.
* Maintain logs for customer credits and recoveries.
* Follow up on customer recoveries, including those from BAHL and other banks.
* Handle reconciliation of home remittance for various vendors: Money Gram, Xpress Money, RIA, and IME.
* Perform any other assignments given by the DH/HOD.

**Academic Credentials:**

**MPA (Masters in Public Administration) 2019** University of Karachi

**BSc (Mathematics) 2017**  University of Karachi

**Intermediate (Pre-Engineering) 2013** Karachi Board HSC

**Matriculation (Computer Science) 2011** Karachi Board SSC

**IT Skills:** Proficient with the use of MS Office, Software and Internet applications.

**Personal Details:**

**Date of Birth:** 20th August 1992

**Languages Known**: English & Urdu

**References:** Available on Request.