

VAQAS KHALIL

CUSTOMER SERVICE & SALES



PROFILE

Experienced Customer Service with a strong background in the banking industry. Skilled in Communication, Problem Solving, Product Knowledge and Team Building. Demonstrated expertise in working with leading banks including UBL Bank Limited and Bank Alfalah. Proven ability to provide valuable customer service and meeting sales target. Seeking new opportunities to leverage my skills and contribute to the success of a dynamic organization.

CONTACT

PHONE:

+971-507583810

Location:

United Arab Emirates

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EDUCATION

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| • MBA (Finance) BIZTEK | 2012 |
| • Bachelor's in commerce – Karachi University. | 2008 |
| • Intermediate –Govt. Malir Cantt College | 2005 |
| • Matriculation – Karachi Public School | 2003 |

WORK EXPERIENCE

UNITED BANK LIMITED- Compliance *(Mar 2021 till October 2023)*

- **Transaction Monitoring:** Utilize various AML software and systems to monitor, investigate, and analyze financial transactions for potential suspicious activity, ensuring compliance with established policies and regulatory requirements.
- **Risk Assessment:** Conduct in-depth reviews of customer accounts, transactions, and behaviors to identify potential money laundering or fraudulent activities. Assess and assign risk ratings accordingly.
- **Investigation and Reporting:** Investigate and analyze alerts generated by monitoring systems, conducting thorough research and analysis. Prepare and submit Suspicious Activity Reports (SARs) to appropriate regulatory bodies in compliance with established guidelines.
- **Regulatory Compliance:** Stay updated on regulatory changes and developments in AML laws and regulations. Ensure the company's policies and procedures align with regulatory requirements, providing guidance to internal stakeholders on AML best practices.
- **Collaboration:** Work closely with internal teams, such as compliance, legal, and risk management, to ensure effective communication and coordination in addressing AML-related issues and implementing appropriate strategies.
- **Documentation and Record-Keeping:** Maintain comprehensive and accurate documentation of investigations, decisions, and recommendations. Prepare and update procedural manuals as necessary.

BANK ALFALAH Manager – Customer Service Operation Manger

(Oct 2018 till Feb 2021)

- Supervising day-to-day operations.
- Responding to customer service issues in a timely manner.
- Creating effective customer service procedures, policies, and standards.
- Developing customer satisfaction goals and coordinating with the team to meet them on a steady basis.
- Implementing an effective customer loyalty program
- Assessing service statistics and preparing detailed reports on your findings.
- Training new customer service agents.
- Managing the approved budget of the customer service department.
- Worked to achieve high customer satisfaction rates by providing optimal customer service and creative tattoo work.
- Helped to increase customer return rates by always providing excellent customer service.
- Established sales goals by forecasting annual sales quotas and projecting expected sales volume for existing and new products.
- Worked with the mission of the company in mind and served as a dedicated and enthusiastic part of the sales team.

UNITED BANK LIMITED- Customer Service Operation Manger

(Nov 2012 till Sep 2018)

- Handled all monthly bank reconciliations and monthly reporting.
- Adhered to bank policies and facilitated safe and protected transactions.
- Responding to customer service issues in a timely manner.
- Performing the maker function for all customer service required maintenance.
- Attracting new customers through selling bank's retail and liability products.
- Creating effective customer service procedures, policies, and standards.
- Developing customer satisfaction goals and coordinating with the team to meet them on a steady basis.
- Dedicated to identifying customer needs and delivering effective solutions to all problems.
- Committed to utilizing my skills to further the mission of a company.
- Bringing forth a motivated attitude and a variety of powerful skills.
- Implementing an effective customer loyalty program.
- Analyze statistics or other data to determine the level of customer service your organization is providing.
- Maintain reports and analyze the customer service.

SKILLS

- **Communication Skills:** Excellent verbal and written communication skills are essential for interacting with customers effectively, whether in person, over the phone, or via email/live chat.
- **Problem-Solving:** Ability to analyze situations, identify problems, and propose solutions promptly.
- **Empathy:** Understanding and empathizing with customer concerns is crucial for creating a positive interaction.
- **Patience:** Dealing with different personalities and challenging situations requires a high level of patience.
- **Product Knowledge:** Thorough understanding of the company's products/services, policies, and procedures to provide accurate information and assistance.
- **Adaptability:** Being flexible and adaptable to different customer behaviors and needs.
- **Multitasking:** Capable of managing multiple inquiries or tasks simultaneously without compromising the quality of service.

CERTIFICATE

- Enhancing Financial Inclusion with a Risk-Based Approach (ACAMS).
- One-day Workshop "Regulatory Framework for Customer On-Boarding"
- Advance Professional Certificate Course (APCC) AML/CFT
- Training Program "Foreign Exchange Regime in Pakistan"
- Training "MS Excel – Advanced and Dashboard Reporting".
- Certificate of Achievement "License to Serve"
- One Day Workshop on Corporate Governance (ICAP)
- Training Program "Fundamentals of Islamic Banking"