



# Anum Wahaj

## PAYMENT SPECIALIST

### CONTACT



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### PROFILE

I am specialized in all banking payments, remittance & processing related things in the operations department. It's been almost 5+ years where I gained quite an enhance experience for my career growth.

### SPONSORED VISA

Available to join immediately

### EDUCATION

**Graduation from University of Karachi.**

**Name of Institution:** Govt. Degree Girls College.

**Year:**2015

**Grad:**2nd Division

### WORK EXPERIENCE

**Mashreq Bank**  
**CPC Inward | Senior Remittance Officer**  
**Jan 2022 - July 2023**

- Processing of transactions related to Clearing, Collections, Cash management, centralized PDC ,book transfer, swift remittances area to provide valued added services and ensure that all transactions are processed in compliance with established turnaround times and operating procedures to maximize customer experience.
- Processing, verification/authorization of transactions within established delivery standards, to ensure their accuracy, authenticity and compliance with operating procedures.
- Contact customers (internal/external) to seek clarification and sort out issues efficiently and satisfactorily to provide error free service.
- Acquire thorough knowledge of processes as well as operating systems and identify trainings to perform assigned task efficiently.
- Maintain and update documents and correspondence record systematically to ensure efficient retrieval.
- Identify gaps and recommend improvements in system and procedure to enhance efficiency minimize risk and improve delivery standards.
- Record data, errors, complaints PMIS accurately and encourage processors for the same, to monitor productivity of each staff and take corrective action wherever applicable.
- Attend all inquiries/complaints (internal/external) promptly.
- Perform reconciliation and internal controls activity.
- Facilitate translation of Arabic instructions for processing team.
- Conduct knowledge transfer training for new joiners in the team.

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### SKILLS

- Work effectively both as a team member and independently.
- Ability to do work under pressure.
- Ability to make decisions and problem solving attitude.
- Able to express the ideas clearly and confidently.
- Ability to act on a plan, identify opportunities & proactive in forward ideas and solutions.
- Manage time effectively prioritizing and able to complete tasks before deadline.
- Knowledge of computer and programming.

### LANGUAGES

Urdu - Intermediate

English - Intermediate

### REFERENCES

Available upon request.

#### JS Bank

##### CPU-FT Department (Remittance)

Sept 2018 - Dec 2021

- Process bulk salaries transactions received from customers including financial postings of related account (Auto loan installment, Banca Renewal Premium Deduction and Salaries of different clients, etc.)
- Processing of account to account transfer. Different freight companies reporting to SBP on monthly base.
- Documents checking of freight cases according to SBP provided list and forward for further process.
- Keep record and making payroll processing report on monthly basis.
- Reconciliation of inward and outward remittances on daily basis provided by SBP memo.
- Process bulk salaries transactions received from customers including financial postings.
- Timely process of RTGS transactions. Processing RTGS Outflow & Inflow through STP.

#### Bank Alfalah

##### Remittance Intern

Mar 2018 - Aug 2018

- Process payment of the swift for selected countries and currencies such as SAR, AED, USD and more.
- Liaise between partner banks and agents for any queries, clarification and documentation request.
- Handle telephone inquiries and complaints from the branches and clients ensuring proper advise, support and resolutions are provided on a timely manner.

#### Bank Al Habib

##### Management Trainee

Oct 2017 - Dec 2017

- Help managers complete daily tasks (e.g. implementing new policies)
- Understand each department's (e.g. Marketing, Sales) daily processes and goals.
- Provide administrative support (e.g. data entry)