



# Nouran Ahmed

📍 Dubai United Arab Emirates

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## Professional Summary

Credit Analyst knowledgeable in conducting background checks and developing methodologies to predict future risk behaviors. Looking to bring further success to a company through excellent attention to detail and a keen understanding of regulatory procedures. Dedicated Customer Service professional with knowledge of service delivery and proven multitasking abilities. Committed to maintaining professional relationships to increase profitability and drive business results. Astute Call Center professional offering polished communication skills. Brings excellent organizational skills and talent for overcoming customer objections. Self-motivated and true team player.

## Skills

- Processing credit card payments
- Budgeting and finance specialist
- Tax Credit Specialist
- Personal Finance
- Credit card fraud
- Exceptional interpersonal communication
- Calibration specialist
- Drafting specialist
- Personal grooming standards
- Outstanding interpersonal skills
- Diversity specialist
- Executive sales strategies
- Financial Product Sales
- Direct sales copy
- Finance background
- Written and interpersonal communication
- Personal Protective Equipment
- Report preparation
- Complaint resolution
- Order Fulfillment
- Inbound and Outbound Calling
- Retail store support
- CRM
- Strategic sales knowledge
- Multi-line phone talent
- Technical Support
- Route dispatch
- Money handling abilities
- Shipping procedures understanding
- Professional telephone demeanor
- Retail materials management
- POS systems expert
- Receiving support
- Administrative support
- Creative problem solving
- Account management
- MS Office
- HTML

## Work History

02.2022 - 06.2022

### **Sales Executive - Personal Finance /Credit Card Specialist**

Sharjah Islamic Bank ( Out Source) - Dubai, UAE

- Recommended products and services to meet customers' credit card and banking needs.
- Developed and maintained tracking process for plastics and cardholder agreements to support business objectives and projected credit card volumes.

- Leveraged deep knowledge and understanding of banking industry to handle customer inquiries with increasing complexity.
- Reviewed and verified vendor completeness and compliance to rectify billing disputes and fraud cases.
- Generated reporting to aid leadership with information to determine future credit card goals.
- Maintained product details and protocols to comply with contracts and disclosures.
- Supported continued monitoring, auditing and reporting to drive compliance and optimize credit card processing.
- Monitored existing customer accounts for continued creditworthiness based on analysis of past performance and current information.

03.2021 - 02.2022

### **Sales Executive - Personal Finance & Credit Card**

Ajman bank (Out Source) - Dubai, UAE

- Analyzed past sales data and team performance to develop realistic sales goals.
- Exceeded sales goals by implementing aggressive sales programs, overhauling processes and facilitating market development.
- Remained current on industry trends to better understand customer needs, product effectiveness and sales tactics.
- Coached sales associates in product specifications, sales incentives and selling techniques, significantly increasing customer satisfaction ratings.
- Presented products to clients using dynamic presentations and practical use-case scenarios.
- Maintained detailed records of sales progress, inventories and marketing success to better align goals with company priorities.
- Researched sales opportunities and possible leads to exceed sales goals and increase profits.

08.2020 - 12.2020

### **Collector**

Tahseel - Hadaf AL Khaleej Debt Collection - Dubai, UAE

- Monitored accounts for compliance with established payment plans and flagged non-compliances.
- Used scripted conversation prompts to convey current account information and obtain payments.
- Persistently reached out to customers with extremely past due accounts to recover lost revenue.
- Documented changes in accounts and on credit reports.
- Negotiated with account holders to devise repayment plans and minimize collections receivables.
- Evaluated, researched and resolved discrepancies.
- Delivered exceptional customer service on collection calls and maintained calm and professional demeanor.

06.2018 - 06.2020

### **Supervisor /Customer Service Representative**

AMERICAN KUWAIT COMPANY

- Created successful work schedules for each team member to maintain deadlines and fully staff shifts.
- Applied strong leadership talents and problem-solving skills to maintain team efficiency and organize workflows.
- Organized contests and established goals to optimize productivity and improve employee morale.
- Handled customer complaints, resolved issues and adjusted policies to meet changing needs.
- Prepared, calibrated and monitored production levels to achieve targets.
- Defined operational metrics to evaluate efficiency of processes and procedures.
- Tracked and prepared quarterly reports to present to leadership.

07.2014 - 06.2018

**Customer Service Representative /Call Center Agent**  
ORIFLAME

- Maintained customer satisfaction with forward-thinking strategies focused on addressing customer needs and resolving concerns.
- Provided primary customer support to internal and external customers.
- Educated customers about billing, payment processing and support policies and procedures.
- Calculated correct order totals, updated accounts and maintained detailed records for inventory management.
- Provided excellent customer care by responding to requests, assisting with product selection and handling ordering functions.
- Developed and updated databases to handle customer data.

04.2013 - 06.2014

**Sale Supervisor /Call Center Representative**  
SOUQ

- Tracked and prioritized work orders to meet daily production requirements
- Received and counted money.
- Rotated stock according to dates and protocols.
- Submitted reports to senior management to aid in business decision-making and planning.

05.2012 - 02.2013

**Receptionist**  
Damac Clinic - Cairo, Egypt

- Confirmed appointments, communicated with clients and updated client records.
- Managed multiple tasks and met time-sensitive deadlines.
- Answered central telephone system and directed calls accordingly.
- Coordinated catering and set up conference rooms for corporate and client meetings.
- Resolved customer problems and complaints.
- Screened visitors and issued badges to maintain safety and security.
- Answered phone promptly and directed incoming calls to correct offices.
- Greeted incoming visitors and customers professionally and provided friendly, knowledgeable assistance.

**Education**

2018

Bachelor in Information System - Tiba Academy University

**Additional Information**

-Egyptian  
-Valid UAE Residence Visa

**Languages**

**Arabic:** Native language

**English:** C2  
  
Proficient