

OLAOLUWA OLUWATOYIN, OLOWE

Email: olaoluwaolowe02@gmail.com **Phone:**
08105072063, 08120983904

PERSONAL PROFILE

I am a results-driven and detail-oriented professional with over five (5) years of experience in Financial Technology, specializing in back-office operations, settlements and dispute resolution, payments processing, customer relationship management, and marketing & sales. I also have hands-on experience in agency and digital banking, with a strong background in financial transactions and digital financial services. I am innovative and entrepreneurial, with the ability to work independently or collaboratively within a team. I possess proven leadership skills in developing, managing, and motivating teams to achieve strategic business objectives. I excel at improving operational efficiency through detailed analysis and process optimization. Known for integrity and accuracy, I build strong client relationships while ensuring strict compliance with banking regulations. I demonstrate excellent communication and problem-solving abilities, with a consistent commitment to delivering high-quality service and achieving business targets.

RELEVANT EXPERIENCES

TOFA Microfinance Bank Digital/Agency Banking

Feb2026 – Till date

- ✦ Provide end-to-end assistance to customers on online and mobile banking platforms, including account setup, troubleshooting, and navigation of digital services. Ensured high customer satisfaction by resolving queries efficiently and educating users on secure banking practices.
- ✦ Manage the installation, activation, and maintenance of Point of Sale (POS) terminals for merchants and banking agents. Provided training to users on device operations, and transaction processing to optimize merchant adoption and service uptime
- ✦ Facilitate the registration and on boarding of new customers onto digital banking and agency banking platforms. Verify customer identification documents, completed KYC requirements, and ensured compliance with banking regulations and internal policies.
- ✦ Promote and cross-sell banking products and services, including Point of sales (POS), and digital solutions. Engage customers to understand their needs and provide suitable financial solutions, contributing to customer retention and revenue growth.

Unified Payment Services Limited (UP), Nigeria

Feb 2023 – Jan 2026

Settlement, Dispute and Charge specialist Responsibilities:

- ✦ Prepare monthly dispute resolution and settlement reports, ensuring compliance with SLA (service level agreement) timeline and procedural accuracy.
- ✦ Ensure and co-ordinate all settlements on all channels (POS, Web, Mobile App, Transfers, and Phone etc.) via Cards and Mobile Phone transaction are done promptly with corresponding reports made available to Bank/Clients.
- ✦ Process chargeback on visa platform for banks and merchants and respond within dispute window.
- ✦ Ensure Banks/Merchants hourly settlement reports are dropped promptly and reconciled accurately.
- ✦ Daily reconciliation of all chargeback claims logged and respond for record purpose.
- ✦ Process pre-arbitration and good faith for banks.
- ✦ Ensure Customer Complaint SLA Compliance is met.
- ✦ Departmental Knowledge Sharing & Skill Building for team members.

United Bank for Africa (UBA)

Sept 2022 - Dec 2023

Customer Relationship Manager:**Responsibilities:**

- ✦ Cross-selling of bank products and services to existing and new customers.
- ✦ Maintain detailed records of customer's interactions and feed banks in CRM tool.
- ✦ Handled complex or escalated customer issues that require advance resolution.
- ✦ Analysis customer feedback and transaction patterns to identify retention risks and opportunities.
- ✦ On boarding of customers on the bank's mobile banking, internet banking and other EChannels.
- ✦ Coordinate with sales, Product teams to deliver tailored solutions for high valued customers
- ✦ Ensure effective resolution of cases to retain customers
- ✦ Monitor team performances using KPIs such as response time, resolution rate and customer satisfaction scores.
- ✦ Other back-end operations such account activation, BVN enrolment, card issuance etc.
- ✦ Perform other ad hoc functions from time to time.

United Bank for Africa (UBA)**Operations (Bank Teller)**

Jan 2020 -Sept 2022

Responsibilities:

- ✚ Attend to customer withdrawal and deposit requests.
- ✚ Attend to transfer, and other interbank transaction
- ✚ BVN validation
- ✚ Networking activities of the bank.
- ✚ Ensured effective call over of Transactions.
- ✚ Creating awareness among the employees about products.
- ✚ Promote bank products.
- ✚ Performed any other functions as may be assigned from time to time
- ✚ Franchise transaction such as (western union, MoneyGram, world remit and Ria, pay direct)

Star Times Demmy Global Limited

Jan 2019 - Dec 2020

Sales Representative:**Responsibilities:**

- ✚ Cross-sells products by answering inquiries; informing customers of new services and product promotions
- ✚ Statement of account rendition.
- ✚ Contributing to team effort by Paying and receiving cash, verifying amounts, and cheque for accuracy of payment.
- ✚ Perform cost-benefit and needs analysis of existing/potential customers to meet their needs.

NATIONAL YOUTH SERVICE CORPS (NYSC)

2018 – 2019

Ekiti State University (EKSU) - Youth Corper:

Responsibilities:

- ✚ Issuing receipts for departmental payment and confirmation of student receipts.
- ✚ Assist the department bursar on any duty assigned to me.
- ✚ Verifying student online payment for school fees and other levies

ACADEMIC QUALIFICATIONS

Higher National Diploma in Banking and Finance (HND); Rufus Giwa Polytechnic Owo, Ondo state. Nigeria - 2018

National Diploma in Banking and Finance (ND); Rufus Giwa Polytechnic Owo, Ondo state. Nigeria - 2014

Senior Secondary School Certificate; Abiola Aina comprehensive college - 2011

WORK-RELATED SKILLS

Very comfortable with the use of any work tool; both in my career and personal life e.g. Microsoft Office Word, Microsoft power point, Microsoft Excel.

Banking Application knowledge of Finacle, QuickBooks Dispute management systems (DMS), etc.

Confident with excellent communication skills.

As a team player, I easily lead others. I have had the opportunity to lead different teams at different occasions in my career. I am innovative and creative.

LANGUAGE SKILL: English & Yoruba

REFERENCES: Available on request