Mostafa Refaay

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PROFESSIONAL SUMMARY

Finance and operations professional with 7+ years in global organisations (Swiss Re, AT&T, Amazon, HSBC). Expertise in reinsurance accounting, fraud investigation, AML/KYC compliance, and technical customer care across Europe, GCC, and North Africa. Recognised as Advanced AI Champion at Swiss Re; proven ability to drive process automation, operational efficiency, and stakeholder alignment in high-compliance environments.

PROFESSIONAL EXPERIENCE

Swiss Re | Bratislava, Slovakia

Technical Operations Associate **Aug 2026 – Nov 2026**
Technical Accounting Analyst **Dec 2025 – Aug 2026**

- Manage and reconcile technical accounting transactions for reinsurance contracts, ensuring accurate booking of premiums, claims, and commissions in compliance with internal and external standards.
- Recognised as Advanced AI Champion, building AI agents to automate team workflows supporting multiple departments; drive Microsoft Copilot adoption across the team.
- Collaborate with underwriting, claims, and finance teams to resolve discrepancies; ensure all transactions adhere to quality management framework and internal controls.
- Manage balance settlement and cash flow; execute technical verification with strong focus on data quality.
- Leverage SAP, Microsoft 365, and Microsoft Copilot (AI) daily to streamline reporting and account handling.
- Own effective ledger management across premium collection and claims payout, applying accuracy thresholds and portfolio segmentation to maintain processing quality.
- Drive end-to-end administration professionalisation, aligning processes and guidelines with future data and reporting needs.

Swiss Re | Bratislava, Slovakia

Network Partner Associate **Aug 2024 – Dec 2025**

- Successfully managed 190+ insurance cases across multiple countries, coordinating local policy and invoice issuance processes.
- Maintained rigorous quality control for policy issuance across a diverse international portfolio, ensuring timely delivery across all markets.
- Supervised local premium collection processes; proactively identified and resolved payment delays.
- Led creation and maintenance of Standard Operating Procedures (SOPs), enhancing team efficiency and process consistency.

AT&T | Bratislava, Slovakia

Advanced Staff Associate – Technical Customer Care **Aug 2022 – Jul 2024**

- Delivered Tier I and II technical support for wireless and mobile services, resolving SIM, iOS, and Android issues with high first-contact resolution rates.
- Mentored 12+ new team members, improving team performance, quality scores by 25%, and operational efficiency.
- Certified in Apple Care support tools, iOS systems, and Android systems; delivered expert-level technical assistance.

Amazon | Cairo, Egypt

Transaction Risk Investigator & Product Quality Specialist **Jul 2020 – Jul 2022**

- Investigated suspicious transactions and behavioural patterns posing financial or reputational risk; communicated with buyers and merchants to enforce Amazon Policy Guidelines.
- Promoted into Product Quality Operations for high performance, maintaining site quality standards and supporting sellers with account-related issues.
- Consistently achieved weekly productivity and quality KPIs; contributed to cross-functional process improvement initiatives.

HSBC | Cairo, Egypt

Senior Customer Service Representative **Apr 2019 – Jun 2020**

- Served Jade and Premier clients across UAE, Oman, and Bahrain (three GCC markets), delivering tailored banking solutions.
- Managed relationships with high-net-worth individuals (HNWI) and VIP clients, including senior public figures; maintained the highest standards of confidentiality and discretion.
- Applied AML and KYC compliance processes rigorously on all client interactions, maintaining full regulatory adherence across three GCC markets.
- Served on the Rectification Team, identifying and correcting erroneous system entries to maintain data and process integrity.
- Took on the additional role of CRL Champion, supporting customer relationship leadership and service quality improvement.
- Mentored new hires, contributing to improved team performance and professional development.

EDUCATION

Bachelor of Commerce – Accounting, Finance & Business Management
South Valley University | Egypt

CORE COMPETENCIES & SKILLS

Risk & Compliance:
Fraud investigation, transaction risk, AML, KYC, regulatory compliance, quality management frameworks, cybersecurity awareness

Reinsurance & Finance:
Technical accounting, accounts receivable, premium and claims booking, balance settlement, cash flow management, financial controls, credit risk, ledger management, premium collection, claims payout, portfolio segmentation

Systems & Technology:
SAP Products (daily use), Microsoft 365, Microsoft Copilot, AI tools (Claude, ChatGPT, Gemini), CRM platforms, data analysis

Operations & Process:
SOP development, process optimisation, data quality assurance, exception handling, escalation management, business intelligence

Leadership & Interpersonal:
Team mentoring (12+ members), stakeholder communication, cross-functional collaboration, coaching, de-escalation

Languages:
Arabic (Native), English (Fluent – C1), German (Beginner – self-studying)

CERTIFICATIONS

- Introduction to Generative AI – Google Cloud completion badge (2026)
- Mental Health First Aider (2024)
- Apple Care Support Tools Certification (2023)
- iOS and Android Systems Certification (2023)
- Professional Financial Accountant (2016)
- Principles of Banking (2016)