

# Mostafa Refaay

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## PROFESSIONAL SUMMARY

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I am a results-driven finance and operations professional currently working as a Technical Accounting Analyst at Swiss Re in Bratislava, Slovakia. My career spans 7+ years across global organisations including Swiss Re, AT&T, Amazon, and HSBC — covering reinsurance accounting, fraud risk investigation, technical customer care, and commercial banking across Europe, the GCC, and North Africa.

## PROFESSIONAL EXPERIENCE

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### Technical Accounting Analyst

Dec 2025 – Present

#### *Swiss Re | Bratislava, Slovakia*

- Manage and reconcile technical accounting transactions for reinsurance contracts, ensuring accurate booking of premiums, claims, and commissions in compliance with internal and external standards.
- Execute technical verification of accounts within the company's validation framework and contract wording; perform exception-based handling with a strong focus on data quality.
- Collaborate with underwriting, claims, and finance teams to resolve discrepancies and support end-to-end business processes.
- Manage balance settlement and cash flow, including timely collection of accounts receivable and continuous monitoring of portfolio financials.
- Ensure all financial transactions and payments adhere to the quality management framework and key internal controls.
- Drive process improvements and contribute to automation initiatives to enhance operational efficiency.
- Leverage SAP, Microsoft 365, and Microsoft Copilot (AI) daily to streamline reporting, data analysis, and account handling.
- Guide and support peers on reinsurance accounting matters; provide authorisations and escalations in accordance with the authority matrix.
- Recognised as one of the team's Advanced AI Champions, promoting the effective use of Microsoft Copilot and AI tools to enhance productivity and operational efficiency.

### Network Partner Associate

Aug 2024 – Dec 2025

#### *Swiss Re | Bratislava, Slovakia*

- 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 accuracy and timely delivery across all markets.
- Supervised local premium collection processes for Network Partners' policies, proactively identifying and resolving payment delays.
- Collected and documented knowledge of Network Partners' capabilities, market specifics, and local regulatory requirements.
- Supported process improvement initiatives and led the creation and maintenance of Standard Operating Procedures (SOPs), enhancing overall team efficiency.

## **Advanced Staff Associate – Technical Customer Care**

Aug 2022 – Jul 2024

### ***AT&T | Bratislava, Slovakia***

- Delivered Tier I and II technical support for wireless and mobile services, resolving SIM, iOS, and Android issues remotely with high first-contact resolution rates.
- Mentored and onboarded approximately 12 new team members, improving team performance, quality scores, and operational efficiency.
- Certified in Apple Care support tools, iOS systems, and Android systems, ensuring consistent and expert-level technical assistance.
- Provided advanced support to fibre-connected customers, handling service orders, payments, activations, and upgrades.
- Collaborated cross-functionally to diagnose complex product and service challenges, consistently meeting quality and productivity KPIs.

## **Transaction Risk Investigator & Product Quality Specialist**

Jul 2020 – Jul 2022

### ***Amazon | Cairo, Egypt***

- Investigated suspicious transactions and behavioural patterns posing financial or reputational risk to Amazon customers and merchants.
- Communicated with buyers, merchants, and internal stakeholders to make informed risk decisions and enforce Amazon Policy Guidelines.
- Documented investigation actions and followed established escalation paths to ensure full and timely resolution of cases.
- Transitioned to Product Quality Operations, maintaining Amazon's site quality standards and supporting sellers with account-related issues.
- Consistently achieved weekly productivity and quality KPIs; contributed to cross-functional special projects and process improvement initiatives.

## **Senior Customer Service Representative**

Apr 2019 – Jun 2020

### ***HSBC | Cairo, Egypt***

- Served Jade and Premier clients across UAE, Oman, and Bahrain markets, delivering tailored banking solutions and internet banking support.
- Managed banking relationships with high-net-worth individuals (HNWI) and VIP clients, including senior public figures, maintaining 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 by other employees to maintain data and process integrity.
- Took on the additional role of CRL Champion, supporting customer relationship leadership and contributing to service quality improvement initiatives.
- Mentored new hires, contributing to improved team performance, quality standards, and professional development.

## **EDUCATION**

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### **Bachelor of Commerce – Accounting, Finance & Business Management**

2019

South Valley University | Qena, Egypt

## **CORE COMPETENCIES & SKILLS**

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### **Reinsurance & Finance:**

Technical accounting, accounts receivable, balance settlement, premium and claims booking, cash flow management, financial controls, credit risk

### **Systems & Technology:**

SAP Products (daily use), Microsoft 365 Advanced (Excel, Word, PowerPoint, Outlook), Microsoft Copilot (AI), CRM platforms, data analysis and validation frameworks

<b>Risk &amp; Compliance:</b>	Fraud investigation, transaction risk, AML, KYC, regulatory compliance, cybersecurity awareness, quality management frameworks
<b>Operations &amp; Process:</b>	Process optimisation, SOP development, data quality assurance, exception handling, escalation management, business intelligence
<b>Leadership &amp; Interpersonal:</b>	Team mentoring (12+ members), stakeholder communication, cross-functional collaboration, coaching, public speaking, de-escalation
<b>Languages:</b>	Arabic (Native), English (Fluent – C1), German (Beginner – A1)

## CERTIFICATIONS

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• 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

## ACHIEVEMENTS & VOLUNTEERING

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- Founder – Qena English Club: Established a community language and cultural exchange hub in Qena, Egypt.
- Founder – Harassment Map Qena: Created a community safety awareness initiative covering the Qena governorate.
- Volunteer – British Council & Y-Peer (United Nations): Supported youth education and social development programmes.
- Certified Trainer – Masr Ta'amal: National youth employment and professional skills development initiative.
- Development & Fundraising Member – ENACTUS: Supported social entrepreneurship and community impact projects.