



PROFESSIONAL SUMMARY

Experienced fraud analyst with an established track record of successful investigation and discovery of fraudulent activity in fast-paced and deadline driven environment. Able to manage large workloads and communicate analysis effectively to team members and managers. Enthusiastic, detail oriented, and results driven, seeking to transition to an account executive position and build a growing career with a thriving company.

QUALIFICATIONS & SKILLS

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| • Strong analytical skills | • Diagnostic information gathering | • Persuasive communication |
| • Adaptable & flexible | • Good written and verbal communication skills | • Process Improvement |
| • Strong intuition | • Ambition, drive and a can-do attitude | • Reporting skills |
| • Customer oriented | • Ability to cope with pressure and work to tight deadlines | • Strong leadership qualities |
| • Data Analysis and forecasting | • Effective organizational abilities | • Good team working skills |
| • Strong presentation skills | • Initiative | • High attention to details |
| • Creative thinker | • Fast learner | • Problem solving and decision making-skills |

WORK EXPERIENCE

BANKMED SAL
Chargeback & fraud analyst officer

Beirut, Lebanon
June 2013 – August 2017

Cards Security Department

Group Description:

Bankmed S.A.L. provides commercial and private banking services to personal and business customers in Lebanon

Key Responsibilities:

- Handle clients claims regarding domestic and international disputed transactions and resolve the dispute
- Investigate, report, and solve any unusual cardholders dispute trends
- Conduct monthly statistics to check the efficiency of services provided
- Liaise with VISA and MasterCard regional/country teams for chargeback reporting, information gathering and special requests
- Preparing the process manual and ensuring that it is updated with all current set of policies and procedures
- Investigate encountered card fraud cases, prepare comprehensive reports, and recover losses
- Maintain reports for control, tracking, analysis, and statistical purposes
- Ensure appropriate, secure, and compliant retention of documents and sensitive data
- Develop rules to be deployed in FraudGuard alert system to trigger possible fraud transactions
- Conduct semi-annual checking of FraudGuard alert system rules. Amendment and deactivation of rules when applicable
- Proactive measures: develop temporary rules to decline transactions on the bank's authorization system in attempts to minimize fraud losses without interrupting cardholders' conveniences (depending on figures and studies)
- Prepare monthly & quarterly statistical reports that reflect actual fraud volumes in opposition to incurred losses, chargeback recoveries and cardholder's liability
- Daily monitoring of acquiring transactions
- Hold the settlement of suspicious transactions and investigate with merchants when applicable
- Communicate with international Issuer banks in attempts to validate the authenticity of doubtful transactions
- Assess new merchant application files, document the findings, recommend/not recommend the acquiring of the merchant
- Worked hand in hand with the head of section to start a new function within the unit related to cards compliance

Key Achievements:

- Completed several investigations including international credit card frauds related to compromises of JP Morgan, Hilton, Auchan chain, etc... Early detection, implemented preventive measures, thus limited fraud losses
- Through extra investigation, was able to return cardholder's disputed cash amounts when evidence such as ATM Journal roll and ATM cash note showed that the cardholder had fully received the cash notes – cardholders were very satisfied

- Was able to detect a fraudulent transaction (before settlement) with high dollar amount executed on the POS machine of an acquired merchant; thus could take right actions and prevented the loss

BANKERS ASSURANCE
Training Program

Beirut, Lebanon
Oct 2012 – Dec 2012

Sales Department

Group description:

Bankers is a general and life insurer that provides insurance and financial planning, as well as term life solutions tailored to fit the client's personal and business needs

Key Achievements:

- Got acquainted to different types of life insurance products and benefits (Provide financial security to a family in the absence of a breadwinner, Replace income in case of Disability, Finance a child's education expenses, Plan for retirement savings)
- Was able to assess a client's needs, and accordingly construct suitable packages matching with his/her profile
- Learned how to approach different types of personalities in an attempt to close a sale
- Arranged meetings with clients individually, and with a colleague/supervisor

EDUCATION

Master of Business Administration (current student) Lebanese American University Beirut, Lebanon
(*High Distinction - GPA: 3.71/4*)

Relevant Coursework: Financial Accounting, Business Economics, Financial Management, Management Theory, Leadership, Ethics & Team Management, Marketing Management, Quantitative Methods in Business, Financial Statement Analysis, Return on Investment In Human Capital, Fashion Marketing, Digital Marketing Management, Advanced Organizational Behavior, Strategic Marketing

BS in Marketing (Oct 2009 – Jun 2012) Lebanese American University Beirut, Lebanon
(*With Honors – GPA: 3.34/4*)

Lebanese Baccalaureate (Until June 2009) Beirut Baptist School Beirut, Lebanon
(*Sociology Economics Emphasis*)

COMPUTER SKILLS

- Microsoft Office: Excel, Word, and PowerPoint
- SPSS (Software used for statistical analysis)

CERTIFICATIONS AND PUBLICATION

- **Bankmed SAL Certification** (July 2014) Successfully completed a course entitled "Teaming Talets"
- **Formatech Certification** (October 2015) Successfully completed Microsoft excel intermediate level
- **Canvas8 Certification** (December 2017) Successfully completed a trend case study with canvas8 – UK
 - Successfully completed a Marketing case study with canvas8 - UK.
 - Since it was up to required standards, the article was published on 22nd, January 2018; Titled "Blue House Tea Salon: Serving Up a Luxe Cup of Tea"

ACTIVITIES

- Was a member of the school basketball varsity team
- Tutored school students biology and economics in Fall 2009
- Participated in social works as a volunteer to distribute food to the poor in December 2011

LANGUAGES

Arabic and English: Excellent Speaking, Reading and Writing
French: Basic