

# Roy Rizkallah

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## Work Experience

### **Bank of Beirut s.a.l**

**Mar 2014 — Present**

Credit Recovery Officer

Credit Recovery and Legal Department

- Studying the customer's file and assessing the risk
- Classifying the files according to BDL recommendations
- Detecting problems or irregularities
- Collecting financial and non-financial information from Branches/Credit Officers to complete the file
- Manage the requests sent by the branches for "over limits", "blocked accounts", "unpaid bills" and report to the Head of the department
- Coordinating with the Branch Managers and Credit Officers to define actions and deadlines for irregular accounts, in coherence with customer background
- Depending on the case, I settle a meeting with the client to negotiate the rescheduling/settlement of debt
- Preparing and following-up collector's work
- Proposing actions and preparing the report for the head of the Department
- Following-up warnings sent/received, legal actions and update customer's file
- Ensuring customer's commitment with approved regularization and if entries have been posted correctly in the accounts
- Preparing quarterly result report of regularized or settled accounts to the head of the Department

### **Bank of Beirut s.a.l**

**May 2013 — Mar 2014**

Personal Banking Representative

Retail Banking Division/Branches' Management

- In depth exposure to the bank's retail customer products
- Seeking of the best solutions to serve client's needs
- Advising clients on bank account management, placement choices and investment opportunities
- Providing clients with information to successfully market and sell additional retail products that may further suit their needs
- Explaining Loans' calculations, to maintain trustful relationships with clients
- Using all aspects of sales techniques (Cross and up-selling methods)

### **Bank of Beirut s.a.l**

**Oct 2009 — May 2014**

Direct Customer Service Representative

Retail Banking Division/E-Banking Department

- Supporting customer and branch requests and complaints, locally and internationally
- Cards management (Resolving, accessing and activating all types of debit, credit and charge cards)
- ATM Watcher (Checking, loading and watching all Bank of Beirut ATMs)
- Online Banking (Accessing and administrating the Online Banking service)
- Account Information (Checking all personal, joint and companies' accounts)
- SMS service (Managing SMS services)
- Western Union Service Specialist (Resolving all cases related to Western Union service)

### **OMT (Online Money Transfer s.a.l)**

**Jul 2006 — Oct 2009**

Night Supervisor/FLA

Operations Department/Customer Service Center

- Supporting customers and sub-agents technically with professionalism
- Supervising night shifts (Coaching new operators, Increasing limits for sub-agents, Direct contact with Western Union international customer service center for critical cases and government sanction issues)
- Frontline Associate (Responsible for money transfer inquiries, related problem solving)

## Certifications

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- Certified with merit by ESA university (**Official Lebanese banking regulations by BDL**)
- Certified with IQAD & Bank of Beirut (**Overview of Credit Analysis #1**)
- Certified with Dale Carnegie International Training (**Completed the required standards of the Sales Advantage course**)
- Internal Trainings at Bank of Beirut: Selling the right product to the right person, Call quality professional training, Customer Service Excellence (TRACE Co.)
- Certified with Western Union Club 500 international training (**Customer relationship, Advanced techniques for problem solving and money transfer**)
- MAVENS international workshop (**Enhancing customers' relationships**)

## Education

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Bachelor Degree in Business Oct 2010 — Feb 2013  
(Emphasis in Marketing & Advertising)  
AUL (Arts, Sciences & Technology University in Lebanon) - Sin el Fil Campus  
- **Graduated Student**

B.S in Business Management 2005 — 2010  
AUST (American University of Science & Technology) - Ashrafieh Campus  
- **Undergraduate Student (Finished 68 credits)**

Lebanese Official Baccalaureate II 1997 — 2004  
With Emphasis in Humanities  
College Saint Elie Batina - Unesco, Lebanon

## Interests

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Photography, Ping Pong, Swimming, Basketball, Fishing, Hunting

## Languages

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English: Finished technical levels at AUST and AUL  
French: Basic language in school  
Arabic

## References

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Available upon request