Resume

Mohamad Ghader

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Objectives:

• Progressing my career Development with in a position in established corporation that will allow me to fully utilize my leadership abilities, skills and experience, bringing the organization "one step forward.

PROFESSIONAL EXPERIENCE:

<u>MoneyGram Lebanon Sep 2017 – present Account Manager.</u>

- Responsible for the day to day operations.
- Managing the payments processing.
- Participating in the management of the back office departments.
- Monitoring the processes of the Anti-Fraud and suspicious activities.
- Monitoring and developing the customer support division.
- Developing customer due diligence processes.
- Compliance and AML compatibility.
- Managing the variety of operational services.
- Localization management.

Account Product Manager

American Express Muscat Oman Aug 2014 - July 2017

- Provided strategic and operational leadership to improve operating results.
- Responsible for identifying and signing new B2B merchant business and cross selling other applicable American Express products for growing merchant coverage.
- Build relationships with key commercials and business teams, including sales, marketing, and product, finance, to drive the operations agenda and build the application support required by the business.
- Provide leadership and support to all application teams and Identifying the potential Platinum Cards eligible Clients which generating revenues to AMEX.

Relationship Manager.

<u>Standard Chartered Bank Wealth Management Dubai United Arab Emirates Dec 2008 – July 2014</u>

- Achieve personal and team targets by sourcing new clients, assets and Revenue.
- Converting liabilities into (AUM) asset under management for the Bank unit.

- Managing accounts and maintaining highest levels of service and delivery to existing Clients at all times.
- Converting the bank existing clients from international banking to WM priority banking.
- Offer Banking Credit to support a wide range of Clients borrowing needs.
- Ensure Quality with the bank standards such as Account management, Compliance, and KYC and product delivery.
- Identify & develop new Relationships through personal and client referrals, SCB internal Networks, Corporate and Investment Banking sources.

Business Development Associate

Citibank N.A Dubai United Arab Emirates. Feb 2002 - Dec 2008.

- Analyzing customer portfolios for the purpose of Credit initiation at the Back office.
- Worked on the continuous updating of the Bank's Credit policy.
- Acting Compliance and assuring Compliance of the DSA to the Bank policy and procedures.
- Submitting credit and loan applications to the Management with Comments.
- Analyzing risk portfolio of clients, working on minimizing the bank's risk exposure on a commercial scale.
- Research and evaluate loan applicant's financial status, risk, references, credit and ability to repay loans.
- Attended training courses covering Anti money laundering, Detecting Fraud, Credit Risk and Compliance.
- Complete credit and loan documentation by objectively analyzing financial statements.

SKILLS:

- Excellent presentation and demonstration skills
- Strong written and verbal communication skills.
- Proven ability to multitask and priorities under pressure.
- Ability to translate technical and business requirements into cost-efficient solutions.
- Affinity to both sales and updates technology.
- Extensive sales / account management experience, and High attention to details.

Education and Training:

- Bachelor's Deg. Major: Business Administration Emphasis on Marketing.
 Emirates Institute for Banking and Financial Studies. 1999 till 2004
 Associate Degree In banking And Finance United Arab Emirates
- Gained the chartered institute of bankers accredited from UK.
- Gained the Canadian institute of bankers accredited from Canada.

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