



Said Jamil Touma

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CAREER OBJECTIVE

Seeking challenging and growth oriented opportunities with banking and financial institutions core competencies. Having more than 13 years' experience in the banking and financial sector; including but not limited to Internal audit, Anti-Money laundering, International Compliance and Sanctions, Regulatory Compliance, Fraud investigation, Operations and Accounting ; with the ability to invest my knowledge and experience; to provide high performance and productivity based on modern management approach.

WORK EXPERIENCE

I- AM Bank SAL : Head Office -Beirut, Lebanon

From July 2014 / Present

A. Internal Audit Department – Assistant Manager

August 2016 / Present

Responsibilities include but are not limited to:

- Verify the effectiveness of the mechanism and procedures adopted by the Compliance department to control compliance with laws and regulations.
- Review the efficiency and effectiveness of the work performed by the Compliance unit, regarding the procedures for fighting money laundering and terrorism financing.
- Assess the effectiveness of internal control.
- Review the effectiveness of risk assessment, management and reduction methods.
- Review and control Branch Audit reports prepared by internal auditors.
- Review the accuracy of accounting entries and financial statements and reports, including those required by BDL.
- Assess the efficiency of the Corporate Governance systems and their complementary policies and procedures, in order to verify, at all bank's level, compliance there with by all the services, unit branches to prioritize their implementation.
- Execute audit tasks based on Annual Audit plan established after thorough study of the risks that the bank faces or may face.
- Submit quarterly reports to the Board and Committees.
- Fraud investigation and detection.

B. Compliance Department – Head of AML/CFT unit **July 2014 /August 2016**

Responsibilities include but are not limited to:

- Member of AM Bank's Compliance Committee.
- Submit quarterly AML reports to the Board and Committees.
- Follow up on issues reported by the local regulatory entities or external auditors and set the required corrective action plans.
- Control and review daily, weekly and monthly reports related to customers' transactions and examine all noted inconsistencies.
- Review Monthly AML reports sent by the branches and follow up on all suspicious and doubtful cases.
- Control and follow up on all the customers' due diligences conducted by the Compliance officers at the compliance department.
- Review the categorization of the customers' accounts classified by the compliance officers according to their risk level (Low, Medium or High) and monitor these accounts according to risk based reports.
- Approve on the account opening of the high risk customers
- Monitor the name screening process; for sanctioned and black listed clients against local and international watch list ;for the existing and new customers.
- Prepare a suspicious transaction report (STR) based on information sent by the branches or after an enhanced due diligence conducted by the compliance officers in the compliance department, and submit it to the compliance committee or to the special investigation commission.
- Handle enquiries and AML questionnaires requested by the correspondent banks.
- Control the process of verifying the accuracy of the source of funds mentioned in the CTS and BRO/SOF Forms , and match the information provided by the customer in the KYC form.
- Control the process of the CTS forms completeness for all customers whose deposits amount is equal or exceed USD 10,000, in coordination with the branches' compliance officers.
- Review CTS exemption requests sent by the branches and raise suggestions to the bank's compliance committee.
- Follow up on all circulars issued by the Central Bank and regulators on local and international laws and regulations and coordinate with the legal compliance unit to ensure compliance with these laws and procedures by the bank.
- Attending Seminars, conferences and presentations related to compliance and AML issues.

II. First National Bank : Head Office -Beirut, Lebanon **From September 2007 / July 2014**

A. Operations Department – Head of section

Responsibilities include but are not limited to:

- Handling the reconciliation of the various entries in the Operations department (checks, inward and outward payments, transfers, swifts...) and following up on Nostro accounts and various suspense accounts.
- Controlling and monitoring daily incoming clearing checks process.
- Monitoring and controlling daily BDL clearing sessions related to checks deposits and returned checks.
- Handling returned checks process and provide overall analysis and feedbacks to the higher management.
- Planning and implementing new project related to operations department.

III. A.C.T Holdings : Head Office- Beirut, Lebanon

From January 2006 / December 2006

A. Accounting Department – Accountant

Responsibilities include but are not limited to:

- Implementing daily accounting entries (JV, PV RV) and invoicing.
- Preparing financial statement and monthly bank and cash statements.
- Following up and controlling accounts payables and receivables.
- Participate in preparing proposals and support the pre and post sales team.

EDUCATION

Master's Degree - MBA

2007-2011

(Emphasis: in Banking & Finance)

Lebanese International University (LIU) Beirut, Lebanon.

Bachelor of Science (BS)

2000-2004

(Emphasis: Banking & Finance)

American University of Science and Technology, Achrafieh -Lebanon.

CERTIFICATES

Banking Ethics

October 2017

École Supérieure des Affaires – ESA University , Beirut Lebanon.

Lebanese Financial Regulations

July 2016

École Supérieure des Affaires – ESA University , Beirut Lebanon.

COMPUTER & OTHER SKILLS

Excellent knowledge of word processing and spreadsheet skills; software includes Word, Excel, Outlook Express, Visio and Kapiti System.

LANGUAGES

Fluent in Arabic (Native) English and French.

ADDITIONAL DATA

- Date and place of birth: August 13, 1982 -Beirut, Lebanon.
- Marital status: Married
- Number of Children : 2
- Active in sports such as football, Basketball and swimming.

REFERENCES

Gladly available upon request.