

My aim is to improve my skills and experience my objective is looking toward a brighter future!

WORK EXPERIENCE

Product Owner - Product Development Officer Saradarbank

01/2019 - Present, Achievements/Tasks

Products' development and management, in line with the Bank's strategy, by developing products and managing existing ones in terms of features, conditions, benefits, pricing enhancement and supporting tools.

- Developing and managing digital onboarding platform (Web & Mobile application)
- Outline products' backlog by creating user stories and features with business value identified on each item over Jira platform
- Prioritize products backlog features and stories, based on the business priorities indication within agile methodology
- Define Sprints' goals to the squad team and provide key information to team members and stakeholders at gap analysis workshops
- Collaborate with UI/UX team, product scrum team, and product leaders to establish timeline workflows and goals
- Continuously ensure that the products are aligned with the Bank's mission and goals
- Keep the stakeholders acquainted of the Product Roadmap and Status Report reflecting the progress of next releases
- Assist in market research, collect benchmark and detect practices & procedures of competitors and market leaders
- Assist in developing banking products, according to customers' needs, market benchmark, and Bank's capabilities
- Coordinate with different departments including but not limited to: Organization, Compliance, Digital Marketing, Digital Factory, IT, etc. to ensure the proper implementation of the products
- Review existing products periodically concerning their pricing, terms and conditions, simulators, benefits, business rules on core banking system, processes, staff training, leaflets and online broadcasting
- Maintain the Bank's product directories and key fact statements based on the periodic products reviews and launching of new ones.

Customer Executive Agent Saradarbank

01/2015 – 01/2019

Advising and assisting customers with their banking needs:

- Opening and managing bank accounts.
- Informing, suggesting and selling banking products and services to customers.
- • Credit/Debit cards (issuing & follow up)
 - Ensure compliance with applicable laws and regulation (i.e money laundry, kyc auditing)
 - AML reporting.
- Assisting customers with day to day account-related requests such as (but not limited to): account openings, funds transfers, automatic funds transfers (AFTs), stop payments etc...
- Resolving day to day problems to which customers may encounter such as credit card loss.
- Providing operational support to customers by procuring them the necessary information and step by step instructions for using new services.
- Cash Transactions (withdrawals, deposits, transfers, loans, checks collection and issuing, etc...)

Officer - Marketing Bank Audi

12/2013 – 12/2014

- Assist in marketing campaigns by comparing Bank Audi banking products with the product of other competitors.
- Promoting and selling products of Bank Audi, particularly the "spring account" product which consisted in debts cards specially designed to be used by youth generation.
- Sales & Marketing Credit/Debit Cards

Office Administrator & Sales ATWI Medical Supplies

02/2009 – 12/2011

- Accountant

- Sales & Marketing Manager
- Networking with customers
- Developing promotional offers
- Dealing with exchange and returns
- Handle office documentation, filing and archiving
- Generate Invoices and quotations0
- Reporting to CEO and managing daily tasks for warehouse staff, and organizing shipments (export/import) documents

EDUCATION

BA in Law

Islamic University of Lebanon

03/2015

CERTIFICATIONS

Ideas Group – Sales Mind

Phi Management – Customer

Service & Business standards

SKILLS

Microsoft Office

Temenos

JIRA

LANGUAGES

Arabic

Native or Bilingual Proficiency

English

Full Professional Proficiency

French

Limited working Proficiency