

# Jennyfer Bechara AUDI

**Address:** Lebanon, Beirut

**Date of Birth:** 05/09/1988

**Marital Status:** Married

**Phone:** +961 3 88 23 28

**E-mail :** [jennyfer\\_bechara@outlook.com](mailto:jennyfer_bechara@outlook.com)

Poised and professional Deputy Branch Manager skilled at informing clients about banking products and services while recommending best options to meet needs. Results-oriented self-motivator with over then ten years in sales and branch management, loan management and general bank operations. Excellent interpersonal skills.

## **Summary of qualifications:**

- Bilingual Banking Professional with 12+ years' experience working in Banking sector.
- Master's in business administration degree in Banking and Finance from Sagesse University.
- Bachelor degree in Economics from Lebanese University.
- Strong analytical, writing and testing skills. Positive attitude along with the ability to work both independently and as part of a team in a fast-paced environment.
- Adept at collaborating and building relationships with individuals at all levels in the organization.
- Technical Expertise: Advanced knowledge in Microsoft Office (Word, Excel, PowerPoint, Outlook), Banking System (Temenos and ICBS)
- Languages: Fluent in English (IELTS Overall Band Score: 8.0), French (TCF Overall Band Score: C1) and Arabic.

## **Professional Experience :**

Nov 2015- July 2022    **Deputy Branch Manager & AML Officer**  
*Societe Generale Bank, Lebanon*

- Supportively directed team of Three Bank Tellers and Three Customer Service Agent, consistently improving performance and efficiency to maximize operational results.

Responsible of the following operations with The Customer Service Agent:

- Engaged employees in sales processes with positive motivational techniques.
- Coached employees and trained on methods for handling various aspects of sales, complicated issues, conflicts and difficult customers.
- Oversaw employee performance, corrected problems and increased efficiency to maintain productivity targets.
- Offered hands-on assistance to customers, assessing needs and maintaining current knowledge of consumer preferences.
- Giving first loan/credit cards approvals and denials based on customer loan application reviews.

- Follow up on unpaid bills and help employees by recovering process if needed.
- Monitor all account opening during the presence of the client and meeting him personally.
- Sign and monitor all kind of operations (Fund transfers, Refunds, Commissions, Mandates, Issuance of any Insurance ...).
- Approve on safe deposit boxes and chequebook requests.

Responsible of the following operations with the Tellers:

- Engaged employees in face to face processes with positive motivational techniques.
- Coached employees and trained on methods for handling complicated issues, conflicts and difficult customers.
- Offered hands-on assistance to customers, assessing needs and maintaining current knowledge of consumer preferences.
- Monitored customer behaviors and upheld strict protocols to prevent theft of assets.
- Completed special procedures for customers such as ordering new checks, stopping payments or investigating identity theft.
- Upheld strict financial controls by keeping funds secure and accurately transferring monies.
- Completed highly accurate, high-volume money counts via both manual and machine-driven approaches.
- Checked amount details and fraud markers for transaction papers such as checks and money orders.
- Observed all procedures regarding financial and customer information to prevent possible breaches and data misuse.
- Verified amount of cash in cash drawer against day's receipts, quickly identifying errors.
- Rapidly and efficiently prepared customer and ATM cash and change orders.
- Processed quarterly vault and ATM audits with zero error rate.
- Help employees with the cross-selling process.

Responsible of the following operations AML part:

- Developed and delivered compliance training to team members and bank staff.
- Maintained confidentiality of bank records and client information to prevent mishandling of data and potential breaches.
- Consulted with representatives of regulatory agencies to complete accurate filings and uphold strict compliance.
- Developing and maintaining a risk assessment framework for products and services, clients and customers, and other issues relating to money laundering.
- Keeping and maintaining records of high risk customers, and reporting suspicious activities to the AML department.
- Prepare monthly AML Report.
- Studied economic information and read historical data to evaluate soundness of operational practices against business framework.

Feb 2012 – Oct 2015 **Customer Service Representative**

*Societe Generale Bank, Lebanon*

- Used consultative sales approach to understand customer needs and recommend relevant offerings, products and insurance policies.
- Offered each customer top-notch, personal service and polite support to boost sales and customer satisfaction.
- Assisted customers by answering questions and fulfilling requests.
- Customized existing insurance programs to suit individual client needs by analyzing specific requirements.
- Sold auto, home, life and other various insurance products to individuals and affinity groups using consultative selling techniques.
- Explained advantages, features and disadvantages of various policies to promote sale of plans, boosting overall sales.
- Responded to customer calls to swiftly resolve issues and answer questions.
- Interviewed customers to obtain information needed for opening new accounts or renting safe-deposit boxes.
- Keyed customer details, including contact information and payment data into system, carefully observing all corporate procedures related to confidentiality.
- Informed customers of procedures for applying for services such as ATM cards, direct deposit of checks and certificates of deposit.
- Submitted loan applications (Housing, Personal, Car ...) to underwriter for verification and recommendations.
- Follow up the unpaid customers.

Sep 2010 – Jan 2012 **Head Teller**

*Societe Generale Bank, Lebanon*

- Enthusiastically greeted customers and offered dedicated service during entire transaction.
- Counted and packaged currency and coins.
- Removed mutilated currency from circulation.
- Served needs of more than three customers in busy environment.
- Audited fellow teller currency to contribute to dual-control procedures.
- Sold and cross-sold bank products to new and existing customers.
- Executed customer transactions, including deposits, withdrawals, money orders and checks, wire transfers, stop payments and account transfers.
- Rapidly and efficiently prepared customer and ATM cash replenishment and change orders.
- Handling phone enquiries.

Sep 2009 – Sep 2010 **Sales Supervisor**

*Fujilift Company , Lebanon*

- Supervised staff of three Sales Representative utilizing effective communication and dynamic interpersonal skills.
- Exceeded sales goals and accomplished business objectives by inspiring staff and promoting target products.
- Submitted reports to senior management to aid in business decision-making and planning.
- Offered hands-on assistance to customers, assessing needs and maintaining current knowledge of consumer preferences.
- Monitored phone calls for quality assurance.
- Met with clients and engineers to negotiate the company offer to boost sales and to support them politely in order to achieve customer satisfaction.

Aug 2007 – Sep 2007 **Internship**

*Lebanese Swiss Bank, Lebanon*

- I have taken a tour with all Branch Positions and saw all Branch Operations.

### **Education:**

June 2012 – June 2016 **MBA : Banking and Finance**  
*Sagesse University Lebanon, Beirut*  
**Equivalent to a Master's Degree as evaluated by WES**

Oct 2006 – Jul 2009 **BA : Economic Science**  
*Lebanese University Lebanon, Beirut*

Graduated Jul 2006 **High School Diploma**  
*Our Lady Of Peace Lebanon, Beirut*

### **Languages:**

Arabic: Native Language

French: Professional Working , TCF Canada Band C1

English: Professional Working , IELTS General Training Band 8

*References available upon request.*