

Tracy Rizk

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Retail Banking Officer

Banking operations officer, with 5+ years of experience in international funds transfers, vault management, customer relationship and service as well as cash and non-cash transactions.

Holder of a MS degree in Business Strategy as well as a BBA in Human Resources Management from NDU University and a certificate in Banking Ethics from ESA Business School.

Professional Experience

Byblos Bank Sal – Lebanon

Customer Relationship Officer June 2019 to Present

Promote bank's products, complete client files and provide prompt assistance in choosing the adequate product/service.

Open and manage customer's accounts after completing the necessary requirements and documentation.

Perform KYC cleansing every 3 years for bank's customers.

Achievements:

- Demonstrated outstanding customer service by resolving customers concerns and helped build customer loyalty.
- Supported the Assistant Manager to oversee day-to-day operations and ensure an efficient and productive business workflow.
- Contributed to designing and delivering effective training programs for new hires on policies and operational procedures.
- Promoted a paperless office by suggesting swapping to digital and cloud computing solutions to make the workplace a sustainable and eco-friendlier environment.

Customer Relationship Junior Officer-Cash, June 2016 to June 2019

Process deposits, withdrawals and other banking transactions for a high volume of customers

Execute cash and non-cash transactions (transfers out, banker cheques, ...).

Manage the branch's cash vault and handle the replenishment and depletion of ATM.

Achievements:

- Helped build customer loyalty and satisfaction.
- Identify referral opportunities and make relevant referrals
- Ensure compliance with all internal controls and established policies and procedures.

Intern- HR-Recruiter, March 2016 to May 2016

Observing various daily HR operations. Updating job descriptions and data entry. CV scanning and filing. Contacting candidates for interviews.

Nesma Trading Co. Ltd. – Saudi Arabia

Intern- HR Trainee, August 2015 to September 2015

Creating new job descriptions with the help of the supervisor. Identifying problems within the recruitment department. Being present in interviews to observe and learn. Issuing end of service work certificates for employees.

Education & Certification

2022	Notre Dame University Louaize, Lebanon – MS in Business Strategy
2019	École Supérieur des Affaires (ESA Business School), Lebanon – Banking Ethics Certificate
2016	Notre Dame University Louaize, Lebanon – BBA in Human Resources Management

Skills & Competencies

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|--------------------|-------------------|------------------------------|
| - Time Management | - Communication | - Organized |
| - Problem Solving | - Teamwork | - Learning & sharing culture |
| - Customer Service | - Detail Oriented | |

Languages and Computer Skills

- English (fluent in oral and in writing)
- Arabic (fluent in oral and intermediate in writing)
- Microsoft Office; Globus R17; SPSS