

Denize Maamari Bachi ElKhoury

Date of Birth:	23/12/1978	E-mail	
		denisekhoury78@gmail.com	
Nationality:	Lebanese	Marital Status:	Married + 3 children
Address :	2nd floor, Khoury Bldg. Yarze, Baabda	Tel :	03- 100026 Lebanon

PROFESSIONAL EXPERIENCE

Banque Bemo sal **2009 – July 2021**
Beirut, Lebanon
Functional Title: Floor Manager and AML/CFT Branch officer (Rabieh Branch)
Part of the Branches Network Division

Signature A holder.

Major Responsibilities

- Ensure timely and accurate authorization on all transactions performed at the branch .
- Monitor the good posting and registration of all transactions performed at the branch and that these latter are in line with the bank's procedures and guidelines and that all required supported documents are procured.
- Ensure a good working environment.
- Developing and maintaining strong customer relationships with customers.
- Protect bank name and reputation and to prevent the use of the bank' products and services for money laundering or terrorist financing.
- Cooperate and synchronize with the departments and units for the final benefit of the client and the bank
- Ensure full adherence to the bank's policies, values and procedures.
- Keep the branch team informed and updated about new procedures or business development issues.
- Coach and direct subordinates, enhance their awareness and diligence.
- Ensure timely and effective execution of any assigned project.
- Ensure proper implementation of the Audit and risk recommendations.
- Perform daily reconciliations, review and ongoing Controls on daily activities and transactions.
- Control branch reports on daily / monthly basis and do the follow up on all documents, stocks and valuable assets held at the branch (banker checks, fiscal stamps, passbooks, bills, payment orders, credit cards...)

- Check the functioning and application of all safety and security measures of the branch (alarm, cameras, keys, combinations...)
- Report any deviation to the branches network management.

Banque Bemo sal

2000-2002

Teller / CER

Major Responsibilities

- Execute all branch transactions: Cash deposit, cash withdrawal, check deposit, bank cheque issuance, payment orders, payment of invoices/bonds/taxes, loan settlements, transfers, foreign exchange operations, checks clearing, renewal of term deposit ...
- Perform data entry and update customer files.
- Support the bank's sales team by identifying the needs of existing customers and prospect new potential clients and refer them to the sales team.
- Find respective banking solutions and promote bank products (insurance plans, credit cards, loans, financial products, e banking, cross selling ...).
- Open/close all types of bank accounts.
- Balance cash and cheques by ensuring that all daily and monthly statements are accurate.
- Provide navigation assistance with online and mobile banking services.

Blom Bank sal

2002-March 2003

Teller / CER

Banque Bemo sal

April 2003-2008

Teller / CER

PROFESSIONAL TRAININGS AND CERTIFICATIONS

Credit Certificate for Individuals and Small Enterprises at Association des Banques Du Liban (Duration of two months followed by a test) – 04 th of May 2005
Sales Pedigree Program Course at Wydner Coaches (Samir Zehil) – 10 th and 11 th of May 2006
Developing Effective Interpersonal & Communication Skills Courses with Milestones Management Training & Consultancy – 27 and 28 April 2009
Advanced Selling & Negotiation Skills Courses with Milestones Management Training & Consultancy – 27 June and 4 th of July 2009
Workshop about Investigations in Money laundering schemes and study of practical cases – 15 th of July 2010

Workshop about Investigations in Money laundering schemes and study of practical cases – 12 th of May 2011
Workshop about Investigations in Money laundering schemes and study of practical cases – 25 nd of June 2012
Certification of Anti Money Laundering Specialist ACAMS (courses followed by a test at ESA)– 17 th of April 2012
Award of Lebanese Financial Regulations (courses followed by a test at ESA) – 30 th of September 2013
Workshop about Investigations in Money laundering schemes and study of practical cases – 22 nd of July 2014
Time and Priority Management Course with Formatech Integrated Learning centers – 27 th of May 2016

EDUCATION

Executive MBA IP (program jointly operated by the universities: Paris-Dauphine – PSL IAE Paris – Sorbonne Business School and Saint Joseph Beirut) May 2022 Till present

Maitrise en “Gestion et Management” **2000**
USJ – Faculty of Business Administration & management
Rue Huvelin-Beirut

Liscence en “Gestion et Management” **1999**
USJ – Faculty of Business Administration & management
Rue Huvelin-Beirut

Ecole Sainte Famille Fanar **1996**
Secondary studies

LANGUAGES

Arabic Mother tongue

French Proficient (Read/write/ speak)

English Proficient (Read/write/speak)

KNOWLEDGE AND SKILLS

- Ability to build and maintain relationships with clients and colleagues.
- Good negotiating skills.
- Good analytical skills.
- Good report-writing skills.
- Good computer literacy knowledge (Microsoft)
- Good interpersonal, communication and time management skills.
- Ability to work under pressure.
- Good organizational and delegation skills.
- Ability to coach subordinates
- Ability to identify and resolve conflicts