



RAYAN DAW

Senior Accountant - Senior Section Head CSC Bank

Profile

Accomplished Senior Section Head and Certified Accountant with a distinguished thirteen-year career in the E-Payment Industry. A dedicated professional committed to delivering excellence in financial management and strategic planning. Proven track record of optimizing financial processes, ensuring compliance, and contributing to organizational success. Seeking a challenging position that leverages my extensive experience and allows me to push my skills to new heights, thereby facilitating continual personal and organizational growth.

Work Experience

CSC BANK SAL

2010
-
Present

- Prepare accounting entries and reconcile general ledgers for all types of accounts.
- Generate daily automations (CTF, surcharge, Procs, inward fees, ATMs...).
- Prepare analyses of accounts as requested and check for differences.
- Handle tasks such as accounts payable and accounts receivable.
- Prepare prepayments and accruals and compile monthly accounting entries.
- Prepare and book MasterCard International Settlement.
- Reconcile and book MasterCard ATM chargeback acquiring/issuing transactions.
- Reconcile and book Visa Settlement International (Interchange, ISA, Issuerfee, ATM, and POS) using (VSS-110, VSS-120, VSS-130).
- Reconcile funds to ensure they are loaded into the correct accounts.
- Reconcile the bank's ATMs (acquiring and issuing).
- Deliver external audits, review and analyze results, and recommend the approval of audited financial statements (under IFRS).
- Reconcile and prepare balance sheets, income statements, and IFRS reports.
- Conduct monthly closings and prepare monthly financial statements.
- Implement accounting controls (Bankworks Control, Prepaid Control, Mastercard CB ATM Acquiring Control, Visa CB Acquiring Control, Procs Control, Visa Receivable Control).
- Report to the Banque du Liban (BDL) - prepare monthly Standalone and Consolidated Standalone reports (2010-0, 2010-9, 2010-10).
- Prepare monthly, quarterly, and annual reports for the Central Bank of Lebanon.
- Assist with year-end closings


Training Experience

Sidani Company - Beirut - Lebanon

- Assisted with budget preparation and analyzed inventories, costs of goods, and general accounts as an Accountant and Auditor Assistant.

BYBLOS Bank - Beirut - Lebanon

- Personal Banker Assistant
- Teller Assistant

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 Beirut - Lebanon - Sanayeh

Education

Bachelor of Finance and Banking

Beirut Arab University - BAU

2005-2009

Education - Courses

- Financial Institution Control
- Accounting for Financial Institution
- Economic & Feasibility Study
- Internal Fiscal Policy
- Public Economic Service
- Custom Tax
- Tax Accounting
- Market and Financial Institution
- Cargo and IT
- Law

Languages

Arabic

English

French

June 2008

-

July 2008

September
2008

-

October
2008



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Beirut - Lebanon - Sanayeh

Career Objective

To secure a challenging role that capitalizes on my extensive experience and expertise in the E-Payment Industry. Eager to contribute strategic financial insights, leadership, and a commitment to excellence to an organization poised for growth. Dedicated to continually enhancing my skills and staying at the forefront of industry advancements, I am confident in my ability to drive financial success and contribute to achieving corporate objectives.

Computer Skills

- Microsoft Word
- Microsoft Excel
- PowerPoint
- Typing
- Creating spreadsheets
- Using Excel Formulas

References

Available Upon Request

RAYAN DAW

Senior Section Head



Key Competencies

- **Financial Expertise:** Demonstrated proficiency in financial management, budgeting, and forecasting within the dynamic E-Payment sector. Extensive experience in overseeing financial transactions, ensuring accuracy, and maintaining compliance with industry standards.
- **Strategic Planning:** Adept at developing and implementing strategic financial plans to drive organizational growth and achieve business objectives. Proven ability to align financial strategies with broader corporate goals.
- **Regulatory Compliance:** In-depth knowledge of regulatory frameworks governing the E-Payment Industry, ensuring strict adherence to compliance standards. Successfully navigated complex regulatory landscapes to safeguard organizational interests.
- **Leadership and Team Management:** Seasoned leader with a strong track record of effectively managing cross-functional teams. Skilled in fostering a collaborative work environment, motivating team members, and driving collective success.
- **Continuous Improvement:** Committed to personal and professional development, consistently seeking opportunities to upgrade skills and stay abreast of industry trends. Proactive in implementing process improvements to enhance operational efficiency.
- **Goal Attainment:** Proven ability to set and achieve challenging targets, contributing significantly to the overall success of the organization. Results-oriented with a focus on delivering measurable and impactful outcomes.



Professional Experience

- Led financial operations for the E-Payment division, overseeing a team of professionals and ensuring accurate and timely financial reporting.
- Spearheaded strategic financial planning initiatives, resulting in increased efficiency and profitability.
- Implemented robust internal controls to maintain compliance with industry regulations and standards.
- Collaborated with cross-functional teams to streamline processes, reduce costs, and optimize resource utilization.
- Successfully managed audits and regulatory inspections, ensuring seamless cooperation and compliance