

Yousef Makki

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OBJECTIVE

Results-driven Operations Executive with extensive experience in banking and fintech operations. Skilled in process optimization, compliance management, and cross-functional coordination. Proven ability to lead operational initiatives, support system implementations, and drive efficiency improvements. Currently seeking to leverage operational expertise and leadership skills in a project management capacity within the financial services sector.

EXPERIENCE

SUYOOL SAL

Operations Executive – Financial/Digital Wallet Services | Sep 2024 - Present

- Managed end-to-end operational processes for digital wallet accounts, transactions, and security protocols.
- Coordinated cross-functional efforts between customer support, finance, and technical teams to ensure timely issue resolution and process efficiency.
- Oversaw transaction workflows, including refunds, chargebacks, and dispute handling, ensuring accuracy and adherence to service standards.
- Implemented process improvements to enhance operational efficiency, reduce turnaround time, and improve customer satisfaction.
- Ensured full compliance with regulatory requirements, including KYC, AML, and data protection standards.
- Supported project rollouts by preparing operational readiness plans, conducting process testing, and documenting procedures.
- Collaborated with product and technical teams to streamline feature deployment and post-launch issue tracking.
- Monitored key performance indicators (KPIs) to assess operational performance and recommend corrective actions.
- Maintained comprehensive documentation of workflows, escalations, and change management activities.
- Stayed abreast of digital payment innovations and regulatory changes to align operations with best industry practices.

CMA CGM GBS LEBANON

Commercial Business Analyst | August 2023 – September 2024

- Develop and implement commercial strategies to achieve sales and revenue targets
- Manage and develop business relationships with key customers and partners
- Negotiate and close deals
- Oversee the sales process from lead generation to closing
- Analyze sales data and market trends to identify new opportunities

BBAC Bank

Operations Executive | April 2022 – June 2023

- Managed daily branch operations, ensuring smooth execution of banking transactions, account services, and customer requests.
- Oversaw back-office functions including account reconciliation, transaction processing, and report generation.
- Verified and authorized high-value transactions while ensuring accuracy and adherence to banking policies.
- Supported the implementation of operational procedures to improve efficiency, minimize risk, and ensure compliance with regulatory standards.
- Coordinated with branch, finance, and compliance teams to resolve discrepancies and maintain data accuracy.
- Ensured proper documentation and filing of records in accordance with internal audit and credit union laws.
- Assisted in preparing and reviewing daily transaction reports, cash flow statements, and balance confirmations.
- Trained and supported front-line staff on operational procedures, compliance updates, and customer service standards.
- Monitored performance indicators such as transaction turnaround time, error rates, and service quality to drive continuous improvement.
- Maintained compliance with AML, KYC, and data protection regulations across all banking operations.

OLX Lebanon – EMPG

Customer Service Associate | 2022 (2 months project contract)

- Contacting Customers
- Helping them in downloading the application.
- Assisting them in using the application.
- Handling customer inquiries
- Processing any order and resolving any complaint.
- Reporting and coordinating with the operations department.

Beauty Salon & Spa

Cashier & Customer Service Representative | Aug 2021 – Feb 2022

- Handle cash, credit, or check transactions with customers
- Handle currency exchange in accordance with daily and given rate
- Data entry for all sales and services done for the customers
- Enter transaction properly and collect payments
- Ensure actual cash total matches the system total
- Issuing payment invoices
- Resolve customer complaints, guide them, and provide relevant information
- Answer customers' questions and asking the manager if answer doesn't solve the issue
- Participate in stock management and control

PATC “Professional Accounting Training Center”

Trainee

- Accounting Software
- Accounting System: Journal Voucher Recording 2
- Stock System: Stock Control and Evaluation
- Accounts Payable and Receivable (Collection and Payment Process)
- Bank Deposits Process
- Payroll Tax
- NSSF Declaration
- Quarter Payroll declaration R10
- Annual Schedule
- Annual Reports (R5/R6/R7)
- End of month closing
- End of year closing
- Bank Reconciliation
- Financial Statement Preparation (GAAP/IFRS)
- Cashflows Statement

BBAC Bank

Intern | Aug 2019 – Sept 2019

- Teller duties
- Filing credit union laws and service
- Customer Service

EDUCATION

- Banking and Finance Bachelor's Degree (2017-2020), Lebanese University.
- Payroll tax and Nssf declaration (2021), PATC
- Closing and reconciliations (2021), PATC
- Financial statement preparations (2021), PATC

SKILLS

- Statistical operation: SPSS
- Computer and Office skills: Microsoft Excel, Word, PowerPoint
- Communication and Customer Service Skills
- Time management and Leadership
- Negotiation and conflict resolution
- Task tracking and milestone management
- Resource allocation and workload balancing
- Risk identification and mitigation
- Budget monitoring and cost control
- Meeting facilitation and agenda management
- Documentation of project plans, SOPs, and reports
- Knowledge of banking products and regulations

REFERENCES

Available upon request.