

- Maroun Ghassan El Haddad -

Senior Internal Auditor

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Dedicated and detail-oriented Senior Internal Auditor with experience in Internal Control, Data analysis and Compliance. Committed to ensuring accuracy and integrity and motivated to drive continuous improvement in audit processes.

EDUCATION

Master's of Business Administration - Marketing • University of La Sagesse - Beirut
Sep 2012 – Dec 2014

Bachelor of Business Administration – Audit • Holy Spirit University - Kaslik
Feb 2006 – May 2010

PROFESSIONAL EXPERIENCE

Byblos Bank, Lebanon • Senior Internal Auditor **Jan-2022 - Present**

- ▶ Conduct risk-based audits to assess the effectiveness of controls, compliance, and operational efficiency.
- ▶ Develop audit plans, programs, and procedures based on best practices and regulatory requirements.
- ▶ Identify weaknesses, gaps, and risks in operational and compliance processes.
- ▶ Evaluate the adequacy and effectiveness of policies, procedures, and internal controls.
- ▶ Prepare detailed audit reports with findings, recommendations, and action plans for management.
- ▶ Monitor the implementation of corrective actions and follow up on audit recommendations.
- ▶ Ensure compliance with local regulations, industry standards, and company policies.
- ▶ Assess fraud risks and investigate any irregularities or potential misconduct.
- ▶ Collaborate with various departments to improve processes and enhance governance frameworks.
- ▶ Recommend improvements in software to enhance user experience and improve programs.
- ▶ Develop and implement quality assurance testing standards to ensure bug fixes and enhancements.
- ▶ Analyze data using (ACL) to detect errors, breaches, losses and unusual activities.
- ▶ Perform preemptive checks on banking transactions and investigate possible fraud incidents
- ▶ Analyze banking fraud cases and develop fraud preventive measures.
- ▶ Manage fraud alerts and develop KRI using data analytics to provide the team with required red flags.
- ▶ Review audit reports and assignments conducted by other auditors.

Byblos Bank, Lebanon • Experienced Internal Auditor **Apr-2017 – Dec 2021**

- ▶ Review/provide suggestions on updates in Bank's policies and procedure.
- ▶ Conduct audit missions at branches to ensure conformance with established internal control procedures by examining records and operating practices.
- ▶ Perform special assignments and investigations.

- ▶ Continuously enhance the audit program to be in line with updated policies and procedures and Internal Audit Standards.
- ▶ Perform preemptive checks on banking transactions and investigate possible fraud incidents.
- ▶ Identification of suspicious and unusual activity related with fraud, preparation of a summary of investigation and overview of customer's activity and escalation to respective units if needed.

Byblos Bank, Lebanon • Internal Auditor

Jan-2015 – Mar 2017

- ▶ Conduct internal audit missions at branches across Lebanon.
- ▶ Perform and lead audits to ensure compliance with bank guidelines/policies and effectiveness of internal controls.
- ▶ Identify and assess areas of significant business risk.
- ▶ Overall supervision of planned annual audits.
- ▶ Follow up on prior audit findings and work with issue owners to ensure timely completion.

Byblos Bank, Lebanon • Head Tellers

Jul-2010 – Dec 2014

- ▶ Attend to companies and VIP clients' requests to deposit and withdraw huge amount of cash and check collection.
- ▶ Handle ATM replenishment/depletion and ensure ATMs are working properly.
- ▶ Process incoming/outgoing cash shipment and transfers to/from the vault and control cash tills for tellers to ensure serving clients efficiently.
- ▶ Provide consistent quality training for new and existing staff, focusing on regulations and procedures.
- ▶ Maintain department security procedures, including maintaining proper levels of working cash and cash reserve.
- ▶ Assure that all work tasks are completed on a timely basis.

ABC Mall, Lebanon • Sales Representative

Jan-2009 – Jun 2010

- ▶ Assist customers in addressing their shopping needs related to various luxury items and built client relations to enhance customer loyalty.
- ▶ Helps in the daily display of all items that are available for sale in the shop.

Adilco Supermarket • Showroom Manager

Jul-2006 – Dec 2008

- ▶ Supervise, Motivate and Train staff, resolve conflicts, ensure store compliance with regulations, monitor inventory, responsible of the cash and vault etc.
- ▶ Introduce business solutions to enhance the daily activities and endorse customer experience.
- ▶ Review and maintain inventory control and stock replenishments.
- ▶ Oversee the POS transactions such as returns, discounts, refunds, etc.
- ▶ Manage the team weekly schedule and ensure proper coverage.

SKILLS, CERTIFICATIONS, LANGUAGES

Skills: Microsoft Office (Word/Excel/PowerPoint), Teammate, Globus - T24/R17, ACL for data analysis

Certifications: Foundations: Data, data, Everywhere – Coursera, Basic of analytics (CPE) - Galvanize

Languages: Arabic , English, French