

Ghaydaa Nabil Koubeissi

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Professional Summary

Dedicated banking professional with 14+ years of expertise in branch operations, client relationship management, compliance, and team leadership. Former Assistant Branch Manager recognized for enhancing client satisfaction, leading high-performing teams, and ensuring full adherence to AML/CFT, KYC, and regulatory requirements. Skilled in account opening, risk management, and process optimization, with a proven record of maintaining operational excellence and supporting business growth.

Key Skills

- Team Leadership & Coaching
 - Workflow & Process Optimization
 - Conflict Resolution & Decision Making
 - Reliability, Accountability & Ability to Work Under Pressure
 - Customer Relationship Management
 - Client-Focused Service
 - Problem Solving & Attention to Detail
 - Branch Operations Management
 - Cash Handling & Reconciliation
 - Account Opening & Due Diligence
 - AML/CFT Regulations, KYC & Regulatory Compliance
 - Risk Management & Fraud Prevention
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Experience

Career Break | Jan 2018 – Present

Planned career break to focus on family commitments(child care), later extended due to the Lebanese financial crisis (2019) and the global COVID-19 pandemic. During this time, I remained engaged in self-learning and professional development, now eager to return to the workforce and apply my expertise in client service, team management, operations, and compliance.

MEAB BANK – Ghobeiry Branch

Assistant Branch Manager | Aug 2015 – Jan 2018

- Supervised branch staff ensuring optimal performance, adherence to policies and high service standards.
- Trained and coached team on cash handling, customer service, and fraud awareness, improving accuracy and reducing processing time.
- Upheld banking secrecy laws and internal policies across daily branch operations.
- Applied AML/CFT and KYC requirements in strict compliance with BDL Circulars and SIC directives, reinforcing regulatory integrity.
- Monitored branch transactions, escalating suspicious cases to the Compliance Department, achieving zero breaches.
- Reviewed daily branch reports, tracking client debtors, unpaid bills, and unsettled visa payments to maintain a low ratio of outstanding accounts.
- Conducted quarterly branch compliance reviews, identifying and addressing potential risks before audit findings.
- Oversaw cash management, daily reconciliation, and vault control, maintaining full accuracy and security compliance.
- Managed & supervised account opening process ensuring 100% compliance with KYC and AML/CFT regulations.
- Implemented document verification and due diligence enhancements, reducing account-opening errors and improving turnaround time.
- Performed regular audits on client accounts and operational processes to mitigate risk and prevent fraud.
- Managed high-volume client interactions during peak hours while ensuring accuracy and service excellence.
- Led client service initiatives, resolving escalated issues and maintaining high client satisfaction.
- Provided expert guidance on banking products.

- Monitored and drove sales performance by developing and exchanging effective sales strategies.
- Controlled daily branch operations (cash, loans, Forex, credit files, transfers,...ATM replenishment).
- Assumed full managerial responsibility in the absence of the Branch Manager.
- Held Class B signature authority.

BLOM BANK – Hadath Branch

Senior Customer Service Representative | Jan 2011 – Jul 2015

- Led, mentored, and supervised a team of five CSRs, monitoring performance and ensuring service quality.
- Handled customer inquiries, requests, and complaints, resolving issues promptly.
- Built loyal client relationships and identified opportunities for service enhancement and cross-selling.
- Collaborated with Legal, Compliance, and Visa Processing departments to optimize workflows.
- Reviewed daily operations, audited branch reports, and ensured compliance with bank policies.
- Held Class B signature authority.

BLOM BANK – Hadath Branch

Customer Service Representative | Jul 2006 – Jan 2011

- Provided detailed information on banking products and services, addressing inquiries and resolving complaints.
- Ensured compliance with KYC and AML/CFT regulations during account opening and transactions processing.
- Built client relationships and supported branch operations, maintaining high accuracy and service standards.
- Held Class C signature authority.

BLOM BANK – MB Branch

TELLER | Jul 2004– July 2006

- Handled all cash operations.
- Promoted Bank's products and services.

- Ensured adherence to policies and procedures including fraud and money laundering prevention .
 - Responsible for cash reconciliation.
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Education

- Université Saint Joseph (USJ) – MBA, Finance, 2003
 - Université Saint Joseph (USJ) – Bachelor of Business Administration, 2002
 - College de la Sagesse – Baccalaureate Diploma in Science, 1999
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Certifications & Training

- Banking Ethics – ESA, Sep 2017
- AML/CFT Investigation – Lebanese Banks Association, Sep 2016
- Managerial Skills – ESA, Aug 2013
- Lebanese Financial Regulations – ESA, Apr 2013
- International Introduction to Investment – CISI, Sep 2012
- Introduction to Securities and Investment – CISI, Sep 2012