

TAMARA SMILI

Nationality: USA | +961 71 400669 | tamarasmili@gmail.com

PROFESSIONAL SUMMARY

With over twelve years of experience in the financial industry, my expertise varies from retail banking, covering the consumer lending business and financial services of various countries in MENA to the investment industry, covering the extensive operations across EMEA and APAC regions.

PROFESSIONAL EXPERIENCE

ICM Capital

| Remote, Lebanon

Operations Manager – Global Financial Services, www.icm.com

| Aug 18 – Apr 24

- Advanced knowledge of CRM system management and implementation.
- Managed fintech projects by collaborating with tech, marketing, accounts, and compliance teams.
- Collaborated on PSP and bank onboarding to optimize client funding and payment workflows.
- Supported global expansion by setting up new entities and securing licenses.
- Involved in the launch of a new platform that offers a wider-range of products by liaising with tech and marketing teams.
- Coordinated with Compliance and Accounts to ensure company remains aligned with regulations of each jurisdiction.
- Supervised customer support, compliance, and underwriting operations to uphold service quality and risk controls.
- Managed sponsorship contracts, marketing deliverables, and brand visibility efforts.
- Produced executive-level reports on sales, marketing, and introducing broker (IB) performance for the CEO.
- Directed a division encompassing Customer Support and Marketing departments.
- Monitored lead distribution and client retention metrics.
- Handled critical legal matters with lawyers to form airtight agreements covering diverse topics.
- Supported talent acquisition efforts across multiple departments.

Bank Audi

| Beirut, Lebanon

Business Analyst – Group Retail Banking, *Consumer Lending*

| Aug 15 – Jul 18

- Prepared and analyzed performance and NPL aging reports to monitor portfolio growth and delinquency trends.
- Conducted deep-dive portfolio reviews delivering insights and proposing risk-mitigation strategies.
- Supported credit scorecard implementation and maintenance in line with policy and risk appetite.
- Monitored Key Risk Indicators (KRIs) to maintain compliance within approved risk limits and frameworks.
- Conducted benchmarking and regulatory reviews to update credit policies and ensure central bank compliance.
- Collaborated with the technical team to create interactive dashboards for senior management, enhancing data visibility.

Bankmed

| Beirut, Lebanon

Business Analyst – Retail banking, *Consumer Lending*

| Apr 11 – Jul 15

- Managed and tracked credit scorecard performance in collaboration with external data analytics vendors.
- Supported key banking projects in customer onboarding, loan processing, and collections.
- Created delinquency and risk reports, and conducted portfolio reviews using vintage analysis and customer segmentation.
- Collaborated with the Collections team to analyze bucket flow trends and support strategies to improve recovery rates.
- Analyzed credit card portfolio trends—including utilization, repayment behavior, and delinquency risk.
- Maintained and enhanced product documentation, including programs, SOPs, and process manuals.

EDUCATION

American University of Beirut

Master degree; Finance

| Beirut, Lebanon

| Sep 13 – Aug 14

University of Toledo

Concordia University

Bachelor degree; Mathematics

| Ohio, USA

| Montreal, Canada

| Sep 04 – Aug 09

Al Mawakeb School

High School Diploma

| Dubai, UAE

| Jun 04

LANGUAGES

•English & Arabic

HOBBIES AND INTERESTS

•Pilates, Art, Martial Arts, Hiking, Running, Tennis