

Hazem Al Faour

B a n k i n g P r o f e s s i o n a l

A Senior Operations Officer with more than 15 years of experience in banks and cash management operations (cash clearing remittances, issuance of securities such as manager CHQS and demand draft); A team player with extensive experience in headhunting & balancing of security items with wide range of expertise in preparing the balances sheets as well as preparing the monthly reconciliations.

A fast learner who advanced rapidly in the career path reaching a head teller and achieving zero error in the banking audit report and the branch overall sales target.



Contact Details:

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PERSONAL INFORMATION



Jordanian



1984



AUH, UAE

SKILLS

Languages

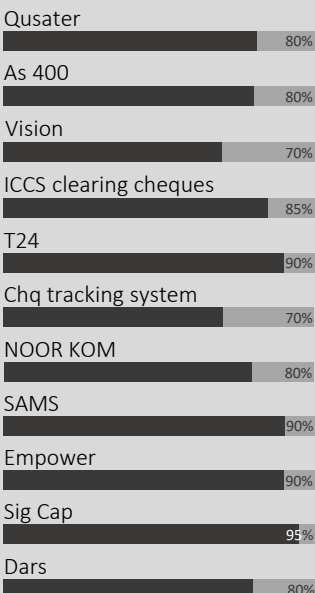


Mother Tongue



Fluent in English

Banking Systems Skills



W O R K

First Abu Dhabi Bank (FAB), Abu Dhabi, UAE

January 2022 - Present



Account Services Specialist -Wholesale Banking Group (2022 - Present)

Worked as a Specialist, Account Services/ Maintenance & On-Boarding ensure processing and authorization of on-boarding & maintenance of customers belonging to Corporate & Institutional Banking, Fis & NBFIs, based on requests received from the On-boarding team in respect of UAE & international locations in line with the local regulations of the respective jurisdictions.

- Encode, maintain and authorize CASA accounts, Nostro Accounts, Vostro Accounts & Internal Accounts, creation of UIDs and grouping of customers in the relevant systems and Investment accounts like Brokerage, Margin Trading and Wealth Management for HI clients.
- Encode, maintain and authorize UIDs for all CIB counterparties (including grouping) in the relevant systems.
- Issue Paid up Capital Certificate for Companies under Formation and other letters /certificates relating to the mandate.
- Generate periodical reports from the relevant systems used for review and checking.
- Ensure scanning of mandate documents and periodical transfer to the warehouse and the Records Management Team for safe custody.
- Ensure to provide timely and proper response to signature verification requests for all Cheques & transfers referred by the WBG Referral team; monitor the daily and weekly roster for the staff in this regard. Also, ensure timely response for signature verification of Security & Credit documents from RMs and other CAD units in respect of borrowing and facilities granted to customers.
- Monitor and manage the group email for timely response to queries from internal stakeholders.
- Ensure the adherence to Service Level Agreements (SLA).
- Ensure that the escalations are managed efficiently and proactive measures are taken.
- Stay abreast with latest developing concepts like new regulations by the UAE Central Bank or legal environment within UAE & international locations & other corporate credit practices.
- To be fully equipped with the knowledge of products and the transaction processes in the bank.
- Actively participate in the data migration and integration activities relating to the operations of the unit.

Computer Skills

- Ms Dos, Windows 95', 98, 2000 NT, XP & Vista) - Advanced
- Microsoft Office (Word, Excel, Access, Power Point & Outlook) - Advanced
- Internet & E-Mail

Education

Bachelor in finance & banking
Yarmouk University
Irbid, Jordan
2007

Training Courses

Emirates bank Group Training

- Bank Teller Operations.
- Bank Head Teller Operations.
- Delivering excellent Customer Services.
- Banking Operations
- Principles Business writing.
- Basics of relationships Management.
- Creative problem solving.
- Islamic Retail Products
- Anti-money Laundering & Counter Measures.

Interests



- Identify and implement new service improvement opportunities.
- Act as a back-up for the On-boarding team.
- Managing a team of 4+ staff.
- Monitoring and controlling compliance, legal & operational risks for FAB customers.

Al Hilal Bank, Abu Dhabi, UAE
2007 - 2021



Senior Operations Officer – Head Teller (2019 to 2021)

Worked in various positions including Senior Head Teller and deputy Branch Operations Manager. Below are the project details and duties:

- Acts as the authorised signatory in the UAE CBK and the (B) signatory (Up to USD 5,000.00);
- Controls and maintains the cash transaction and clearing reports;
- Supervises a team of tellers (3-6 employees); ensures that all transactions are valid, accurate and within approval limits; controls that and any excess or shortage of cash are explained and reported appropriately; Provides initial approval for all transfers after reviewing data and verifying signatures, performs final review of clearing cheques;
- Good knowledge of the new clearing system ICCS; controls the outward and inward clearing;
- Prepares the balance sheets and the balancing of our suspense accounts including MC account balancing and other GL accounts and forward them to Internal control department Head Office on monthly basis;
- Prepares the Skill matrix examinations on monthly basis; prepares the training programs for tellers, clerks and new head tellers;
- Acting as a dual custodian of the stock of instant ATM as well as instant CHQ books;
- Addresses and resolves the day – to – day transaction-related problems in order to achieve timely and satisfactory solutions in cooperation with Branch support department;
- Acts as a custodian of cash and security items (Manger CHQS –instant chq book –instant shopping cards –Demand Draft) so as to safeguard against misuse or possible losses, monitors minimum balance of liquidity for branch's utilization;
- Ensures that service is delivered as per standards in order to meet customer expectations;
- Handles the security Keys like Vault keys as well as combination and Head Teller Keys for Till Boxes;
- Acts as a backup for the Branch Operation Manager during his absence;
- Main user of NORKOM Program; provides clarifications and conduct investigations on the transactions and name it as is it suspicious transaction or legal transactions;
- Reconciles the branch cash to know the needs for cash and withdraw them from the CBK vault by preparing the CBK chq and debit slip;

- Checks opening the accounts individuals and companies dealing with different operations tasks; prepares the monthly proofing and reconciliations; Controls the issuance of Chq books and debit cards;
- Follow ups with the dispute form with the different departments.

Head Teller (2008-2019)

- Supervise a team of tellers to ensure that all transactions originating from them are valid, accurate and within approval limits and any excess or shortage of cash are explained and reported appropriately, giving initial approval for all transfers after reviewing data and verifying signatures, final reviewing of clearing cheques.

Compliance & Control:

- Implement compliance and control procedures in order to ensure that all transactions are processed as per procedural requirements, following up Central Bank's black listed clients.

Reports Reconciliation's:

- Ensure that periodic reports and reconciliations are completed in a timely and accurate manner to safeguard against possible frauds or losses, daily analysing the Anti-Money Laundry Reports.
- Follows through on customer inquiries, request, and complaints. Keeps customer up-to-date about progress. Distributes helpful information to customers. Makes self-available to deal with customers problems or needs.
- Gives detailed instructions and / or on-the-job demonstration, tells how to do task, makes specific, helpful suggestions. Places trust in others that they can develop and improve.
- Participates willingly and volunteers to cover for other's work when team resources are scarce.
- Monitors quality of other's work to ensure procedures is followed and suggests ways to improve own accuracy or quality of work.

Cash Officer (2007-2008)

- Controlling the cashiers for day to day transactions
- Maintain cash request and cash offloading day to day (cash management)
- Solve day to day errors ,issues and mistakes
- Preparing the end of day reports and profit , loose sheets

Training Courses

Al HILAL Bank Training

- Islamic Banking Products (Bahrain banking Institute)
- Delivering Excellent Customer Services (Bahrain Banking Institute)
- System Training T24 Delivered by TEMENOS Co, systems held at Dubai Institute of Human Resources Dubai UAE
- Selling and cross selling by one of the trainers At Grand HABTOOR Hotel - Dubai
- ICCS clearing training system at Head Office Abu-Dhabi
- NORKOM Training for AML related to cash and transfers
- Core banking training held in EIBFS Abu Dhabi which contains (Orientation Team building- Accounting for banking –Financial analysing corporate banking –SME banking –Islamic banking –Bank Operations &productivity – transaction banking –investment banking –treasury &capital market- Compliance/Audit and CBP Wrap-up) will be finished at the end of January 2011