ARAXI NSHAN KEBABJIAN

Gender: Female
Date & Place of Birth: 08 January 1985, Beirut - Lebanon.
Nationalities: Lebanese and Armenian
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OBJECTIVE

Seeking for a supervisory position within your headquarters, where I can improve my professional profile, by obtaining wider knowledge, and achieve a better career record.

SUMMARY OF QUALIFICATIONS:

Bank Teller, Customer Service and Customer Management Officer, Central Operations.

Bank Teller (2010-2014): Focusing on banking transaction quality and efficiency. Performing all types of teller operations, such as cash deposits, withdrawals, internal transfers, incoming and outgoing transfers, checks, foreign exchange operations, governmental tax payment, loan and credit card payments, manage end of day reports. Training new arrived staff members, and ensuring strong teamwork within the section. Cross selling bank products and services while performing counter operations.

Senior Customer Service Officer (2015): Focusing on my annual retail target and goals, customer care, support and follow up. Handling customer queries face to face, over the phone or via correspondence. Market and publicize new and existing products and services introduced by the bank. Accounts opening.
Consumer lending and Retail: Loans (Personal, Car and Housing), application, initiation, execution, collection. Card Services: Application, issuing, activation, cancellation and maintenance. Product Creation and subscription to electronic services and applications.

Senior Customer Management Officer (2016-2019): Control and sign newly created creditor account files. Supervise closed accounts. Control debtor files after execution. Supervise and follow up payments of loans (personal, car and housing) and credit cards. Follow up and manage all types of unpaid loans, credit cards and bills. Supervise daily end of day reports. Manage and supervise branch inventory and custody.

Central Operations department- Multiple payments unit- Senior Officer (2020): Bulk payments of both direct credit and direct debit transactions. Execute and manage bulk payroll payment operations for both private and public sector, coordinate with external parties and branches for proper execution and rejection of payroll files. Bulk direct debit payment of bills and services domiciled, coordinate with external parties and companies to ensure the proper execution of files and collection process. Ensure all transactions are processed accurately and to deadlines. Reconcile processed work by verifying entries and comparing system reports to balances. Perform daily balancing of the related suspense/transit accounts used for processing for both bulk debit and bulk credit process. Ensure any suspicious transactions identified are timely informed to and discussed with the head of the section. Quality check payment batches, review validity and completeness of supporting documents before validating and execution of the batch. Execute and manage creation, modification and cancellation operations for bills and services domiciliation. Prepare and test files and reports that include new features that will be added or modified to the existing software used to process or sections work.

Central Operations department- Outgoing transfers unit- Controller (2021-Present): Process and validate wire transfers for both domestic and international wires in a timely and accurate manner and in compliance with banks policies and procedures. Perform call back verification to confirm transaction details and authenticity of transactions. Ensure compliance with all bank and regulatory standards and immediately report suspicious and unusual activity. Credit appropriate correspondent bank accounts with the amount of transfer. Monitor daily reports of the banks exception items, customer and account level maintenance. Verify accurate wire transfers while using security procedures and determining routing of international and domestic transfers. Analyse wires that meet the banks criteria and release them to beneficiary accounts.

EDUCATIONAL RECORD:

2008: Bachelor of Arts in Business Administration. *Haigazian University*, Beirut – Lebanon.

2004: Lebanese Baccalaureate in Social and Economic Sciences. Levon and Sophia Hagopian College.

EMPLOYMENT HISTORY:

2010- Present: Bank Audi S.A.L Headquarters- Controller - Central Operations

2008–2009: *Al Mawarid Bank S.A.L* - Teller & Customer Service Office

CERTIFICATES: BDL 103 (Lebanese Financial Regulations) required from the Central Bank.

TRAININGS AND WORKSHOPS: Communication skills, Customer care, retail, selling skills, consumer lending, know your customer (KYC), anti-money laundering, legal aspects of banking, operational risk, compliance, financial markets, banking secrecy.

OTHER SKILLS:

- Oracle Flexcube
- Bankers Almanac
- Chips- The Clearing House
- Case manager
- Turnkey
- Bankmate
- Powercard
- Cards Managemant System (CMS)
- Document Management System (DMS)
- MS Office

LANGUAGES

- English: Excellent
- Arabic: Excellent
- Armenian: Excellent
- French: Intermediate

REFERENCES:

Available upon request.