Emad Saleh Alharbi

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Enterprise Risk | Credit Risk | Financial Operational Risk

Results-oriented, dynamic, and highly efficient administrative & Credit risk professional with repeated success improving global banking financial operational risk performance for a variety of high-growth organisations within the financial & banking industry. Careful planner, skilled analyst, and motivational team member and generating substantial performance through implementation of proven business enterprise & credit risk delivery methods. My ambition is to join a professional work environment that enables me to develop my skills, achieve my goals and contribute to the development of the institution that I will work to achieve common goals.

Areas of Expertise:

▪ Government Documents	▪ Risk Management	▪ Innovativeness
▪ Implementing Reports	▪ Data Analytical	▪ Decisiveness
▪ Manage databases.	▪ Regression	▪ Planning & Analysis
▪ Filing system	▪ Anticipation & Communication	▪ Portfolio Management
▪ Tracking data and activities	▪ Financial statistics	▪ Quantitative

PROFESSIONAL EXPERIENCE

Al Rajhi Bank, Riyadh 2021 – Present

Finance Advisor

- Adjudicating credit requests for the designated and assigned portfolio.
- looking after certain areas within Corporate and Private Banking Clients in various industries underwriting from plain vanilla transactions to semi-complex structured deals.
- Preparing regular reports on office activities including status updates, and recommendations
- Preservation of high standards of credit risk assessment and appraisal in line with bank's credit policy, standards, risk appetite guidelines and related procedures.
- Credit Process Efficiency - Support Senior Management in timely completion of credit reviews of the assigned portfolio, meeting the quality standards.
- Ensure team and individual goals on past due improvement are achieved.
- Conducting ongoing risk assessments to evaluate the creditworthiness of new and existing customers and identifying areas for improvement.
- Developing clear and effective communication strategies to keep customers informed about credit risk management practices and how they can improve their creditworthiness.

Bank Al-Bilad, Riyadh 2019 - 2021

Card Fraud Control Unit Manager

- Measure and evaluate Anti-Fraud Systems performance and identify the required enhancements on each system.
- Ensure all products and services are monitored through Anti-fraud systems and the implemented rules and scenarios mitigate fraud risk within Fraud Risk Appetite.
- Recommend, implement, and monitor preventative and corrective actions to ensure that standards are achieved.
- Review all cases created by monitoring systems Receive and processes all incoming security checks from other banks Block all suspicious usage cards if the cardholder is not reachable and inform him via SMS Process all incoming alerts from / Visa online / MasterCard online.

Bank Al-Bilad, Riyadh 2017 - 2019

Operations (Payment, Solution and Support)

- Manages the daily activities for the credit card operation group, including payment processing, mailings, and associated support functions.
- Manages subordinate staff in the day-to-day performance.
- Cards Maintenance, PIN Production, IT Solutions, Systems Testing, Cards Reports, Payment and Refund issue, General Support for managements and branches, Stock Management. The
  workflow of CB unit will illustrate how each user will handle the Claims case s received by various.
  means. (New cases follow up cases, updating in Excel, Documentation and Letter to CHs etc.) It means each user must handle the disputes Claims end to end from the beginning to the closure of the cases by passing financial entries.

Bank Al-Bilad, Riyadh 2011 - 2017

Investigation Fraud officer

- Investigate all fraud incidents reported. Perform daily fraud risk monitoring and reporting across the bank. Anti-Fraud strategy Policy procedure framework.
- Generate the alerts reports from the system and analyse the nature of alerts.
- Review the work of the AML officer and ensure that they have covered all aspects regarding the investigation.
- Participate in evaluating the investigation reports prepared to the Reporting subunit for STR preparation to the FIU.
- Evaluating and reviewing the deliverables of the subunit and preparation of periodic reports.

Deutsche Gulf Finance, Riyadh 2009 - 2011

Senior Credit Analyst

- Final Study and review for all home financing applications
- Assess clients' financial status Finding solutions for any delinquent cases.
- Evaluate creditworthiness and risks.
- Analyse risks and approve or reject loan requests.
- Calculate financial ratios (e.g., credit scores and interest rates)

SABB, Riyadh 2006 - 2009

Fraud Analyst Senior officer

- Review all cases created by monitoring systems. Receive and processes all incoming security checks from other banks. Block all suspicious usage cards if the cardholder is not reachable and inform him via SMS Process all incoming alerts from / Visa online / MasterCard online.

Banque Saudi Fransi, Riyadh 2004 - 2006

Fraud Analyst officer

- Review all cases created by monitoring systems Receive and processes all incoming security checks from other banks.

CREDENTIALS

- Anti-Money Laundering
- Anti-money laundering and Anti-Terrorism
- Information Security Program
- Introduction to Fraud
- Legal Principles Forgery & Fraud Protection Mechanisms of Banking Credit
- Payment Card Fraud Prevention Training for the retail