

Profile

Swiss citizen
55 years old (17th March 1969)
Single
Resident in Geneva, Switzerland.

Qualified, independent, organized, disciplined and discreet.

Objective

Integrate a private or commercial bank and participate in its development within the Customer Master Data / Central File Departments or Compliance.

Professional Experience

Alpian SA, Geneva, Switzerland

10.2024 – 11.2024 **Compliance AML & KYC Specialist**

CBH Compagnie Bancaire Helvétique SA, Geneva, Switzerland

08.2022 – 10.2024 **Customer Data Manager / Central File Specialist (Senior Vice President)**

- Analyzed, in a formal way, the documentation relating to the opening of third-party customer accounts.
- Identified and applied of common tax regimes (CRS/FATCA).
- Initialized and validated of the KYC.
- Prepared of account opening files for the Compliance Department.
- Managed of customer data (openings, changes and closings of customer relationships), portfolios and current accounts.
- Applied of special pricing conditions.
- Controlled and entered of credit card orders.
- Opened of accounts for Business Providers, Third-Party Managers and Bank/Broker counterparties.
- Granted the Online Banking access.
- Researched for the Compliance and Legal Departments (SECO).
- 4-eye check of account openings.
- Maintained the customer database by performing spot checks.
- Managed of documentary history linked to changes in circumstances.
- Prepared of documents related to account openings for digitization.
- Supported Commercial, Legal and Compliance Departments.
- Signature checks.
- Managed of the Hold Mail.

Achievements

- Created with Microsoft Outlook, automatic rules, using the tool "Quick Steps" buttons, to assign to himself, the incoming emails to the Team and manage them until final closing. This helped the Team a lot regarding the global vision of the incomings emails (between 50 and 80 a day).

Reyl Finance (MEA) Ltd., DIFC, Dubai, United Arab Emirates

12.2020 – 07.2022

Compliance AML & KYC Specialist

02.2016 – 11.2019

- Reviewed documentation from new accounts (private accounts, private investment vehicles, commercial accounts, trusts, foundations, etc.), ensuring that the requirements were in compliance (KYC, AML, source of wealth, etc.) and assigning a risk rating before submission to the Chief Compliance.
- Used screening tools (World-Check, OFAC, SECO, FATF, OECD, Orbis, Internet) to verify and improve clients' financial background (KYC, AML, source of wealth, PEP exposure, US person status, activity, industry sector, sanctions, etc.) and perform a complete due diligence report.
- Followed up on missing documentation for already open accounts or those in the process of being opened, and keep updated records and files.
- Periodically reassessed accounts by updating the risk rating, verifying and updating clients' financial background (KYC, AML source of wealth, PEP exposure, US person status, activity, industry sector, sanctions, etc.), processing a complete due diligence, updating data in the systems, requesting updated documentation from the Commercial Department, and submitting to the Chief of Compliance.
- Monitored clients' transactions (incoming and outgoing transfers, free delivery transactions), performed any analysis, reported to the Chief of Compliance if the results required it and approved or rejected them.
- Opened new accounts in three systems (Finnova, PM1, and BankDMS), updated several Excel/Access files (pending documentation, mailings, special fees), and reviewed my colleagues' previous work.
- Performed research concerning the bank's prospects (customers or referral agents) in compliance with the rules.
- Met the expectations of relationship managers, their assistants, other departments, and the Executive Committee.
- Prepared reports for presentation to auditors and regulators.
- Settled the quarterly Compliance Monitoring Program (CMP) to ensure that the transactions proceed in compliance with DFSA's rules.
- Ensured conformity to the GDPR (General Data Protection Regulation).
- Ensured the databases' excellent performance and accuracy.
- Managed the clients' pre-paid and credit cards.
- Supported the Chief of Compliance.

Achievements

- Created procedures with the MS Access application to simplify the management of accounts missing documents, client mailings, and due diligence reports.
- Created procedures with Excel using functions and Visual Basic (Macros) to simplify the use of some lists.

12.2020 – 07.2022

Customer Data Manager / Central File Specialist

02.2016 – 11.2019

- Opened new accounts in three systems (Finnova, PM1, and BankDMS), update several Excel/Access files (pending documentation, mailings, special fees), and review my colleagues' previous work.

- Autonomously managed the customer database in various systems (account openings, updates, and closures of customer relationship, portfolio, and money accounts).
- Set various special conditions for customers in the systems (pricing, assets management type, custody fees, administration or management fees, VAT, US person status, PEP, CRS, etc.).
- Trained department staff on the tasks of the Customer Master Data Department.
- Interacted with IT-Geneva, Switzerland, to be involved in new projects.
- Ensured the databases' excellent performance and accuracy.
- Been involved in various projects assigned to the Customer Master Data Department with definitions of specifications relative to the development of new features and improvements in multiple banking systems and applications.
- Tested various enhancements of applications on the computer system and, when applicable, reported malfunctions to the IT Department in Geneva, Switzerland.

Achievements

- Not applicable.

12.2020 – 07.2022

IT Assistant

- Interacted with IT Department in Switzerland, to be involved in new projects.
- Identified and collected all systems issues from my colleagues and reported them to IT Department in Switzerland, using the adequate tool and follow-up until the final solve.

Achievements

- Managed the setup of new devices for the branch with the participation of the IT Department in Switzerland.

02.2016 – 11.2019

Operations Assistant

- Settled daily reconciliations (transactions, accounts balances).
- Settled monthly reconciliations (transactions, accounts balances, fiduciaries, and forwards).
- Managed the SWIFT and GTSanctions applications.
- Assisted the manager in his day-to-day tasks within the department.

Achievements

- Not applicable.

ES Bankers (Dubai) Limited, (then 'In Liquidation'), DIFC, Dubai, United Arab Emirates

08.2014 – 01.2016

Compliance Assistant, under Deloitte's orders to liquidate the bank

- Been available to the Deloitte team as the last member of the Compliance Department to help liquidate the bank.

Achievements

- Not applicable.

02.2013 – 07.2014

Compliance Assistant

- Reviewed documentation from new accounts (private accounts, private investment vehicles, trusts, foundations, numerical accounts, etc.), ensuring that the requirements are in compliance (KYC, AML, source of wealth, etc.) and assigning a risk rating before submission to the Chief Compliance.
- Used screening tools (World-Check, OFAC, FATF, Orbis, Internet) to verify and improve clients' financial background (KYC, AML, source of wealth, PEP exposure, US person status, activity, industry sector, sanctions, etc.) and perform a complete due diligence report.
- Followed up on missing documentation for already open accounts or those in the process of being opened, and keep updated records and files.
- Monitored clients' transactions (incoming and outgoing transfers, free delivery transactions), perform any analysis, report to the Chief Compliance if the results require it and approve them.
- Performed research concerning the bank's prospects (customers or referral agents) in compliance with the rules.
- Met the expectations of relationship managers, their assistants, other departments, and the Executive Committee.
- Ensured the databases' excellent performance and accuracy.
- Filing.

Achievements

- Not applicable.

Café-Restaurant 'Aux Trois Petits Points', Lausanne, Switzerland

04.2011 – 09.2012

Co-owner

- Set up the room before and after the service (setting up, ensuring cleanliness, tidying up, etc.).
- Welcomed and seated customers, took their orders and cashed them in.
- Ensured customer satisfaction and took care of their complaints.
- Optimized the management of customer flow.
- Guaranteed the proper functioning and performance of the restaurant.
- Interfaced with the Chief Cook and ensured good communication.
- Ensured the excellent management of the stocks of goods and other inventories.
- Maintained and updated the website.
- Established menus in collaboration with the Chief Cook.
- Maintained the accounting of the restaurant.
- Managed the invoices and salaries inherent to the management of the restaurant.

Achievements

- Got the score of 12/20 in the Gault&Millau culinary guide.

Crédit Agricole Financements (Suisse) SA, Fribourg, Switzerland

09.2009 – 03.2011

Commercial Assistant

- Opened the branch every morning.
- Handled incoming mail.

- Typed various correspondence for the clients and partners (authorities and notaries).
- Managed the switchboard and reception of the clients in the branch.
- Advised customers on managing their current business (current and saving accounts, credit and debit cards, payments, investments, personal loans, mortgages, construction loan, pension funds, taxation and inheritance).
- Made assessments of the real estate that customers wished to acquire; offered them a mortgage plan (loan amount, equity, surety bond, rate, amortization, maturity).
- Monitored the administration of mortgages and construction loans, documents such as account opening forms, invoices payments of the customers, etc.
- Ensured that clients' mortgage payments were in order and, if necessary, contacted them by telephone to inquire about the amount due or proposed a new payment schedule.
- Prepared clients' contracts.
- Managed the ATM.
- Organized and took care of commercial managers' schedules.
- Monitored various operations of the secretariat of the branch.
- Closed the branch every evening.

Achievements

- Not applicable.

Banque Privée Espirito Santo, Lisbon branch, Portugal

01.2008 – 03.2009

Internal IT Consultant (Senior Vice President)

- Collected information from the Lisbon branch to transmit to headquarters in Switzerland (payments, securities, stocks exchanges, money market, customer data management, etc.).
- Collected various Lisbon branch computing applications (e.g., processes, workflows, reports) and synthesized and transmitted them to the IT Department in Switzerland to comply with Portuguese laws, including tax laws.
- Tested various applications on the systems and, when applicable, informed the IT Department in Switzerland of malfunctions so they could be solved.
- Monitored system malfunctions and issues. Used the appropriate tool and followed up until the problem was resolved.
- Supported Lisbon colleagues on outsourced computer systems.
- Handled various hardware tasks (Citrix connectivity, VOIP telephony, printers, etc.), allowing maximum productivity at the branch.

Achievements

- Created, using MS Access, software to manage outgoing client mails.

Banque Privée Espirito Santo, Lausanne, Switzerland

12.2000 – 12.2007

Customer Data Manager / Central File Specialist (Senior Vice President)

- Opened new accounts in multi-entity software (such as NewBanking, then Avaloq, and Logical Access), updated several Excel files (involving pending documentation, clients' mailings, and special fees), and reviewed my colleagues' previous work.

- Followed up on missing documentation for already-open accounts and kept updated records and files with the participation of the Compliance Department.
- Set various special conditions for customers regarding pricing, types of asset management, custody fees, the VAT, management fees, savings taxation, US person status, OBA, and more.
- Trained the department's staff in Customer Data Management Department tasks and ensured they completed accurate work.
- Controlled the high quality of the work.
- Coordinated tasks and supervised employees in the absence of the department's manager.
- Participated in projects assigned to the Customer Data Management Department, which included specification relative to the development of new features, leading to respective improvements in various banking applications.
- Occasionally served as a replacement in tasks involving visa checks, credit cards, scanning, and filing.
- Delivered cash and mail held by the bank to customers.
- Checked scanned documents and their indexing.
- Worked closely and maintained involvement with other departments, especially the IT and Compliance Departments, as well as the internal auditor.
- Met the expectations of relationship managers, their assistants, other departments, and the Executive Committee.

Achievements

- Created software (CIF – Customer Information File) with Excel that was used by the Commercial team to ease the communication of customers' information and the Customer Data Management Department.

Banque Cantonale Vaudoise (BCV) (following CFV's merger), Lausanne, Switzerland

10.1999 – 11.2000

Customer Advisor in Head Office

- Advised customers on managing their current business (current and saving accounts, credit and debit cards, payments, foreign exchange, investments, personal loans, mortgages, commercial accounts, pension funds, taxation and inheritance).
- Actively participated in various commercial activities.

Achievements

- Not applicable.

01.1996 – 09.1999

Teller at the Pépinet branch

- Managed the teller counter (withdrawals and deposits of money, foreign exchange, safe-room access, etc.).
- Counted, each morning, the merchants' income, dropped off into the night safe, and deposited the funds to their commercial accounts.
- Advised customers on managing their current business (current and savings accounts, credit and debit cards, payments, foreign exchange, etc.).
- Managed the ATM.

Achievements

- Not applicable.

Crédit Foncier Vaudois (CFV) (following CEC's absorption), Lausanne, Switzerland

01.1994 – 12.1995

Teller

- Managed the teller counter (withdrawals and deposits of money, foreign exchange, safe-room access, etc.).
- Counted, each morning, the merchants' income, dropped off into the night safe, and deposited the funds to their commercial accounts.
- Advised customers on managing their current business (current and savings accounts, credit and debit cards, payments, foreign exchange, etc.).

Achievements

- Successfully participated in the bank's transition (CEC) to its new parent company (CFV).

Caisse d'Épargne et de Crédit (CEC), Épalinges, Switzerland

08.1990 – 12.1993

Head Teller

- Managed the teller counter (withdrawals and deposits of money, foreign exchange, safe-room access, etc.).
- Counted, each morning, the merchants' income, dropped off into the night safe, and deposited the funds to their commercial accounts.
- Advised customers on managing their current business (current and savings accounts, credit and debit cards, payments, foreign exchange, etc.).
- Managed the ATM.
- Supported colleagues and the branch manager.

Achievements

- Successfully set up the new branch.

Caisse d'Épargne et de Crédit (CEC), Morges, Switzerland

08.1987 – 07.1990

Apprenticeship (Federal Certificate of Proficiency in Banking acquired)

- Attended the banking classes for 1,5 days a week and worked at the bank for the rest of the week to learn about the banking profession.

Achievements

- Obtained my Federal Certificate of Proficiency in banking.

Education

Work experience as shop assistant in "La Placette" now "Manor", Geneva, Switzerland

01.1987 – 06.1987

Cantonal High School, Lausanne, Switzerland

08.1986 – 12.1986

Cantonal Secondary School, Lausanne, Switzerland

08.1985 – 07.1986

Cantonal Superior School, Échandens, Switzerland

08.1982 – 07.1985

Cantonal Elementary School, Morges, Switzerland

08.1975 – 07.1982

Linguistic Knowledge

French (Mother tongue), Spanish (2nd mother tongue), English (Very good knowledge) , Portuguese (Basic knowledge)

Computer Skills

Windows, Microsoft Office (Outlook, Word, Excel & PowerPoint), Microsoft Teams, MS Access, Microsoft Visual Basic, Foxit PDF (JavaScript code included), Lotus Notes, Internet, Osiris, NewBanking, Logical Access, Avaloq, S2i, Finnova, PM1, BankDMS, Homemade CBH's CRM (Customer Relationship Management), Olympic, World-Check, Orbis, SWIFT, GTSanctions.

Interests

Movies, Music, Sports, Drawing, Websites creation.

Contact Me

Phone number: +41 79 634 45 71

Email: domivax@gmail.com

Website: www.xadez.com (to consult the complete resume)

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