

Welcome

Thanks to "Central File" and "Compliance", I discovered the scope and importance of these departments within a bank. With my professional experience, strong adaptability, sense of initiative, discretion, and efficiency, I use my acquired knowledge to continue learning.

I would like to bring my motivations and dynamism to an ambitious and exciting team by setting personal goals.

Currently I am free, and looking for my next job.

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

"Choose a job you love, and you will never have to work a day in your life" (Confucius, Chinese philosopher). I have liked all the jobs I have had so far, some more than others.

Alpian SA, Geneva, Switzerland

In November 2024, I went through this digital bank as quickly as lightning.

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

- Worked like a robot.

Achievements

- Not applicable.

CBH Compagnie Bancaire Helvétique SA, Geneva, Switzerland

After almost 10 years in Dubai, 2023 was the year of my return to Switzerland. Indeed, my former Head of Banque Privée Espirito Santo contacted me, to ask me to join her at CBH to support her in her mission within the Central File.

CBH is a small private bank in Geneva, like there are few. Owned and managed by an avant-garde family.

My two years in this bank were enriching and allowed me to update myself regarding Swiss banking regulations.

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

After ES Bankers (Dubai) SA's adventure, some of my previous colleagues, who were starting to set up a new company in Dubai International Financial Centre (DIFC), Dubai, UAE, on behalf of Reyl & Cie SA, Geneva, Switzerland, asked me to join them in this new adventure. I accepted the proposal.

Reyl Finance (MEA) Ltd. was created because Reyl & Cie SA wanted to develop its activities in the Middle East, Southwest Asia and Africa.

After the signature of several countries regarding the Joint Comprehensive Plan of Action (JCPOA) agreement surrounding the Iranian nuclear program, we started opening accounts for Iranian clients to help them in their business outside Iran.

As Compliance Officer, these customers and operations had to be monitored very carefully to comply with the JCPOA and the Dubai Financial Services Authority (DFSA) rules.

Unfortunately, in May 2018, the United States withdrew from JCPOA, and we were forced to definitely stop this specific business.

As well as the previous mentioned above, I was responsible for our client database and the Chief Operations Officer's assistant.

In November 2019, I decided to leave Reyl Finance (MEA) Ltd. and Dubai, to return to my country.

Because of the pandemic, I could not find a job. However, by chance, Reyl Finance (MEA) Ltd. called me, asking me to return with them to Dubai, and I accepted.

I started again in Dubai in December 2020, working as a Compliance Officer, Customer Data Manager, and IT Officer.

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

Dubai is the city of my second expatriation experience after the Lisbon one. ES Bankers (Dubai) Limited was the private bank of superlatives, which gave me my chance in the exciting Compliance Department and, this bank had a promising future in the Middle East. Unfortunately, the Espirito Santo Group's collapse has stymied its incredible rising.

I had gone to Dubai for a two-month mission; I stayed there for almost ten years.

Thanks to this bank, I gained solid knowledge within the Compliance Department. This is the most exciting job I have ever had in my career.

Undoing what was built with passion clearly summarizes what I experienced during this difficult period of bank liquidation.

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

The years 2011 and 2012 were my two "Restaurant" years. My best friend of many years, a cook by profession, tried to convince me to open our own restaurant. After a long time of reflection, I finally accepted, and the experience was incredible and very intense, both professionally and personally. I learned skills that the bank has never given me, but now, I can use these skills in banks.

Unfortunately, for reasons beyond our control, we had to stop this great adventure.

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

Crédit Agricole Financement (Suisse) SA was a small commercial bank with a promising future that specializes in mortgage loans to finance real estates in Switzerland and France. This bank knew how to provide dynamic products and was not afraid to compete with the Swiss cantonal banks.

My experience with Crédit Agricole Financement (Suisse) SA was rewarding because management there listened to employees and leveraged their strengths.

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

Lisbon was my first experience with expatriation. Indeed, Banque Privée Espirito Santo in Switzerland decided to open its first overseas branch in 2008 and sent me as an internal IT consultant. I served as a link between the branch in Portugal and the bank headquarters in Switzerland.

Unfortunately, I lost my job due to the 2008 financial crisis.

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

My first experience in a private bank was marked with great personal satisfaction. Banque Privée Espirito Santo had high confidence in me, and I felt fulfilled as I never had before.

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

Following the merger of the two cantonal banks of the canton of Vaud (BCV and CFV), I continued my work as a teller. Our branch had been fully redesigned to test a new layout design, including an open cash counter without bulletproof windowpanes, a single file for the customers' queue, and, occasionally, exhibitions of artists within the branch.

The new BCV was looking for its new brand after the merger and wanted to be closer to its customers, and the idea was well-received by the clients. Currently, BCV is the fourth-largest bank in Switzerland after UBS, Credit Suisse (being absorbed by the previous one), and Zurich Cantonal Bank (excluding Raiffeisen and PostFinance).

After several years as a teller, Banque Cantonale Vaudoise decided it was time for me to become a Customer Advisor for retail customers. I managed a portfolio of 1,200 clients with assets between 20,000 and 300,000 Swiss francs or a maximum mortgage of 500,000 Swiss francs.

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

Crédit Foncier Vaudois (CFV) was a necessary step. Upon absorption of Caisse d'Épargne et de Crédit (CEC) by Crédit Foncier Vaudois (CFV), rumors were already circulating about the upcoming merger of the two Cantonal Banks of Vaud: Banque Cantonale Vaudoise (BCV) and Crédit Foncier Vaudois (CFV).

That happened two years later.

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

Caisse d'Épargne et de Crédit was a small regional bank in the canton of Vaud with fourteen branches. A fifteenth one was created in Épalinges, and the new branch manager decided to place there, as tellers, three apprentices who had successfully received their Federal Certificate of Proficiency.

I was one of them.

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

The bank where I made my apprenticeship was a typical regional bank. It served as an intermediary between a client who had a deposit to make and another who wanted to borrow. At that time, there were no computers running or structured products to sell, and everything was done by hand – a handwork bank.

Nowadays, this bank has disappeared.

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

One day, one of my teachers told me: "If you think to know everything that means you know nothing"

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

Do you speak Français?

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

Computer Skills

Are you connected?

Windows Very good

Microsoft Office
(Outlook, Word,
Excel & PowerPoint) Very good

Microsoft Teams Very good

MS Access Very good

Microsoft Visual Basic Good

Foxit PDF (JavaScript
code included) Very good

Lotus Notes Very good

Internet Very good

Osiris Very good

NewBanking Very good

Logical Access Very good

Avaloq Very good

S2i Very good

Finnova Very good

PM1 Very good

BankDMS Very good

Homemade CBH's
CRM (Customer
Relationship Management) Very good

Olympic Very good

World-Check Very good

Orbis Very good

SWIFT Very good

GTSanctions Very good

Interests

“Work makes leisure better” (Latin proverb)

Movies
Music
Sports
Drawing
Websites creation

Thank You

Thank you for taking the time to browse my curriculum vitae. I hope it has caught your attention. I am currently available for an interview. You will find my contact information below.

Best regards,
Xavier Dominguez

Contact Me

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