

*Resume*

<b>ADDRESS;</b>	<b>E-MAIL</b>	<b>emad.s.8833@gmail.com</b>
	<b>Mobile</b>	<b>0562010110 0552323321</b> <b>emad.s.8833@gmail.com</b>
<b>Name</b>	<b>EMAD SALEH ALHARBI</b>	
<b>Date of Birth</b>	<b>1977</b>	
<b>Place of Birth</b>	<b>Riyadh</b>	
<b>Nationality</b>	<b>Saudi</b>	
<b>Address</b>	<b>P.O.Box : 140 Riyadh-11411</b>	
<b>Total Experience</b>	<b>OUT, 2004-till present.</b>	
<b>Current Position</b>	<b>Credit cards &amp; Credit Analyst &amp; Fraud Analyst &amp; Investigation Fraud</b>	

**Professional Summary.**

My objective is to have challenging avenues & adopt it to allow me effectively utilize my knowledge, risk Department & credit cards & anti-investigation fraud. & credit analyst \* fraud monitoring compliance . Skills, strengths for long-term employment in growth oriented firm with forward dynamic management and Participating in creation of stimulating good work environment, which fosters team spirit to betterment of my Long career prospects. Option: desire to work with multinational well reputable companies.

**.Course certificates.**

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.

**Educational Background**

Year of Graduation: 1998-2003

College: College of Technology Riyadh

Degree: Diploma. Major: Production Technology.

**Position: Act Manager Card Fraud control Unit**

**Duration: Jen 2019**

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.

**Position: Card Operations (Payment, Solution and Support)**

**Duration: Jen 2017- Des 2018**

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 cases received by various means. (New cases follow up cases, updating in Excel,

Documentation and Letter to CHs etc.) It means each user has to handle the disputes

Claims end to end from the beginning to the closure of the cases by passing financial entries.

**.. Company: *Bank Albilad***

**Duration: Mar2011- Jen2017**

**. Position: Investigation Fraud officer**

Investigate all fraud incidents reported.

Perform daily fraud risk monitoring and reporting across the bank.

Anti-Fraud strategy Policy procedure framework.

**Duration: Apr 2009-Mar 2011**

**Company: Deutsche Gulf Finance**

**Position: 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.
- Analyze risks and approve or reject loan requests.
- Calculate financial ratios (e.g. credit scores and interest rates)

**Duration: Apr 2006 -Apr 2009**

**Company: SABB**

**Position: 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.

**Duration: May 2004-Apr 2006**

**Banque Saudi Fransi**

**Position: Fraud Analyst officer**

Review all cases created by monitoring systems

Receive and processes all incoming security checks from other banks