**Mercy**

D.O.B.: 23/01/81. (36 years)

Nationality: Nigeria

Location: Dubai, United Arab Emirates

Mobile: C/o 971504973598

Email: [mercy.376913@2freemail.com](mailto:mercy.376913@2freemail.com)

Address: Al Nahda 2, Dubai

Driver’s License: Nil.

Visa Status: Dependent visa (Husband sponsored)

**AREAS OF EXPERIENCE**

Account Opening Due Diligence, Customer Due Diligence, Branch Operations, SME Sales, Customer Service

**PROFESSIONAL PROFILE & PERSONAL DETAILS**

An experienced professional with 10 years experience in Customer Service, Marketing, Branch Account Management and Client Due Diligence in local financial institution in Nigeria.

**SEX**

Female

**MARITAL STATUS**

Married.

**PREFERRED LOCATIONS**

Dubai

**EDUCATION**

Bachelor of Science in Accounting, Ahmadu Bello University, Zaria, 1998 - 2002

**PROFESSIONAL EXPERIENCE**

**Transaction Service Supervisor/KYC Compliance Officer, GT Bank Nigeria Limited, Lagos (September 2014 to August 2016).**

* Daily preparation, review, reconciliation and proof of internal ledgers and ATM reconciliation.
* Daily performance tracking and preparation of periodic performance and transactional reports for presentation to branch, regional and corporate management.
* Escalation of suspicious activity to the Regional Operations Head and AML Compliance via the submission of internal suspicious transaction/activity reports and fraud reports.
* Conduct regular spot checks on bulk Tellers, frontline Tellers and offsite Tellers to mitigate against losses and exposures to fraud risks.
* Identification of customer, vendor and staff behaviors and actions along with transaction patterns or trends with tendencies to expose the branch to AML and fraud risks.
* Processing of custom duty payments.
* Tracking and resolution of customer complaints within defined service delivery timelines. Resolution/reconciliation of ATM dispense errors and card retracts issues.
* Reconciliation and re-classification of inter-branch entries.
* Authorization and approval of transactions within designated limits for branch operations head.
* Review and preliminary investigation of branch initiated internal SARs in order to establish suspicion and subsequent escalation of suspicious activity report to Head Office Compliance.
* Conduct regular spot checks on bulk Tellers, frontline Tellers and offsite Tellers to mitigate against losses and exposures to fraud risks.
* Verification of customer identification documents provided at account opening in line with regulatory requirements.
* Identification of customer, vendor and staff behaviors and actions along with transaction patterns or trends with tendencies to expose the branch to AML and fraud risks.
* Review of customer AML risk classification and performance of enhanced due diligence reviews on high risk clients and provision of recommendations to Head Office compliance for final decision on account opening.
* Initiation of account restrictions on accounts subject to regulatory freeze orders and individuals on regulatory blacklists.
* Routing of all PEP approvals to senior management and compliance prior to account opening.
* Generation of monthly PEP returns for submission to Head Office compliance.

**Relationship Manager, (SME). GT Bank Nigeria Limited, Moloney Branch, Lagos (June 2013 – September 2014)**

* Customer proposition, acquisition and facilitation of account opening for new to bank SME clients.
* Sourcing and generating of deposits to enhance liability position of the branch.
* Relationship and account management of SME clients to enhance customer utilization of the bank’s product range.
* End to end processing of customers cash, electronic banking, FX and trade transactions and resolution of operational bottlenecks to ensure optimum service delivery.
* Preparation of SME team's performance reports for presentation at branch and regional management performance review meetings.
* Business and Industry analysis of SME clients in order to enhance value proposition and to improve solution delivery to clients.
* Monitor team members to ensure performance.

**Teller Captain / Vault Custodian, GT Bank, Nigeria Limited, Akowonjo Branch, Lagos (May 2011 – June 2013)**

* Supervision and coordination of tellers
* Vault Management and balancing
* Confirmation of cheque
* Preparation of regulatory reports
* Checking of till position and till boxes to ensure daily balancing
* Processing of Western union payments
* Batch checking
* ATM custodianship
* Attending to cash pick agents
* Funding of tellers
* Teller training
* Evacuation of cash from tellers
* Liaison with cash Management team for cash requirement
* Spot check on bulk tellers and front line tellers

**Customer Information Services, (ABO assistant banking Officer) GT Bank, No 145 Murtala Mohammed Way, Kano State (October 2006 - May 2011)**

* Account Opening - General account administration and records management(systems and Storage)
* Account updates including stop cheque, standing instruction, block funds and e channel services
* Signature Scanning
* Nigeria Electronic Settlement System and Customs Payment
* General Information Service
* Account/Banking accessories provision to customers(cheque Books, atms etc)
* Documentation of files
* Funds Transfer and Bureau de Change
* Batch checking
* Printing of customers statement
* Attend to customers complaints and enquiries

**COURSES ATTENDED WITH DATES AND CERTIFICATES**

* Anti Money laundering 2016
* Winning Attitude, - September 2010.
* Effective Communication and Presentation Skills - The Los Consulting Ltd, Abuja

April 2008.

* Anti Money Laundering and NDLEA Seminar, Ilupeju, Lagos. April 2008.
* IBTC Training School , Ilupeju, Lagos, (GTB Entry Level). July 2006- September 2006.

**INTERESTS**

Cooking