

Mohammed Hani Al Aloul

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Personal Details:

August 27, 1986 • Palestinian

Manager – Global Operations Digital Transformation

Seasoned, goal-focused banking operations professional with demonstrated track record of leading preparation and analysis of audit reports, budgets, and forecasts while maintaining complex accounting objectives. Proven expertise in driving efficiency and productivity through evaluation of Banking system and implementation of process improvements. Strong leader with success directing highly skilled operations and customer experience teams in supporting and achieving corporate objectives. Bi-lingual with operational command over Arabic and English; type documents 45 wpm with complete accuracy.

Banking and Management Competencies

- Corporate Branch Operations
 - Recovery & Debt Re-structuring
 - Banking Services & Change Management
 - Back Office Operations & Customer Service
 - Digital Transformation
 - Operational Risk Management
 - Business Process Management
 - Quality Assurance & Control
 - Staff Training & Leadership
 - Strategic Planning & Implementation
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Career Experience

Arab Bank PLC – HO Dubai

Manager / Senior Product Analyst –Global Operations Digital Transformation

2022 - Present

Analysing customer needs, market trends, and industry data to identify opportunities for digital transformation and product enhancements.

Collaborating with cross-functional teams, such as technology, operations, and marketing, to develop and execute digital strategies and projects.

Conducting market research and competitor analysis to stay updated on industry best practices and to ensure the bank stays competitive in the digital space.

Defining product requirements, user stories, and acceptance criteria for digital products and services, ensuring they align with regulatory requirements and customer expectations.

Working closely with technology teams and vendors to oversee the end-to-end development and delivery of digital products, ensuring projects are completed on time and within budget.

Conducting regular performance analysis and monitoring of digital products, identifying areas for improvement and implementing strategies to optimise performance and user experience.

Collaborating with internal stakeholders to develop and execute training and communications plans to drive digital adoption and enhance employee and customer understanding of digital products and services.

Keeping up-to-date with emerging digital technologies, industry trends, and regulatory changes to identify and capitalise on opportunities for innovation and growth.

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Supporting the development of business cases and financial analysis to justify investments in digital products and services.

Providing guidance and mentoring to junior product analysts and contributing to the overall professional development of the team.

**Arab Company for Shared Services (ACSS), Dubai, U.A.E, Qatar, Bahrain, & Yemen
Arab Bank PLC group**

Operations Manager/Supervisor, 2018 – 2022

Manages, Monitor and control day to day operation of Court Orders/ Police/ Central bank processing team and Financial intelligence department for the efficient functioning of the court order's team work.

Manage and sign off letters responses to all Courts/ Police/ Central bank requests coming to the department either via mail or through the central bank systems

Making sure responses are sent within set SLA and with zero errors due to the sensitivity of the process.

Liaising with different bank departments; legal, branches, credit, collection, corporate for cases require more investigations or approvals by legal/ bank lawyer to response behalf of the bank.

Make sure to compliance with P&P and operational risk framework

Ensure efficiency & 100% accuracy of all information provided to third party due to the seriousness of the consequences of such information

Ensure confidentiality of court cases and AML cases

Monitor the team and day to day activities of the unit and maintaining daily reports for the items processed

Key Contributions:

- Enrolled a new system to search for the requested names from central bank/ police or court orders as handled the system from the draft, gap analysis, , UAT and roll out
- Last audit report result for the unit was Above acceptable
- Ensured team members are trained, adhering to code of conduct, policy and procedures
- Last year rating; Exceptional Expectation in annual appraisal.

**Arab Company for Shared Services (ACSS), Dubai, U.A.E, Qatar, Bahrain, & Yemen
Arab Bank PLC group**

Operations Assistant Manager/Supervisor, 2015 – 2018

Accomplished account opening activities and amendments accurately as per customers' defined needs. Processed daily transactions within time in compliance with P&P, AB code of conduct, local laws, and operational risk framework. Held accountable for clearing all losses and resolving clients' complaints for system enhancement. Monitored staff productivity, service standards, inward mails, and accounts reconciliation. Set objectives and work plans of the section.

Key Contributions:

- Enrolled a new system to update customer information across several countries and UATs. Used an integrated approach to prepare periodical statistics and create an audit report for team.
- Oversaw execution of self-services operations and timely completion of accounts services as well as implementation of all instructions and circulations.
- Ensured internal and external customer satisfaction as well as functionality of used systems and continuity of bank procedures in case of contingency.
- Earned a reward of Employee of the Month and Year-end which was rated as Exceed Expectation in annual appraisal.

**Arab Company for Shared Services (ACSS), Dubai, U.A.E, Qatar, Bahrain, & Yemen
Arab Bank PLC group**

Operations Team Leader, 2013 – 2015

Analysed forth-coming volumes, reviewed files, and monitored MIS/Rejects for authenticity and delivery of documents. Trained processors on archival/retrieval procedures by liaising with officers. Formulated numerous reports for data integrity and managed assigned workload with accuracy to meet SLAs. Authorised system posting, system disbursal, Acct opening, and related self-services. Addressed and resolved all queries and issues by collaborating with IT and sales department. Escalated all suspicious transactions and duplications to the supervisor immediately.

Key Contributions:

- Implemented a new cash management system for Gaps and UAT. Improved current system to enhance customer experience by changing in fields in system of internet banking front-end.
- Managed account opening and maintenance for retail and corporate for 4 countries, overseeing 10000 update accounts Within 3 months' project.
- Maintained adequate work relationship to avoid any discrepancies and document deficiencies in account opening files.
- Ensured high-level processing efficiency and accuracy in posting loan accounts into system while adhering to strict time deadlines and highest standards.

Arab Company for Shared Services (ACSS), UAE, Qatar, Bahrain, & Yemen
Arab Bank PLC group

Loan Operations Officer - Retail & Corporate, 2009 – 2013

Administered all activities related to central account administration. Completed loan settlements and pre-payments for corporate loans at highest level of accuracy. Collected charges and provided loan-related servicing as per laid down policies and procedures. Executed memos related to corporate loan for future dates. Guided and trained newly hired staff on banking processes. Adhered to the organisation's Code of Conduct.

Key Contributions:

- Directed manual migrated 3000 loans with a 1 week from old system to the new system.
- Processed transactions related to internal transfers accurately with proper records and approvals as well as without any operations loss.
- Tracked disbursement dates as per payment schedule for home loans. Credited and distributed pay order memo according to the sales and countries.
- Adopted new ideas and procedures by remaining flexible and a good team player to handle month-end and promotional volumes.
- Promoted to a checker to authorise maker transactions as well as managed retails and corporate loan services.

Additionally, gained experience as an Intern (Summer 2008) for Arab Bank.

Education and Credentials

Bachelor of Business Administration, Accounting

Ajman University of Science & Technology – UAE,

Professional Trainings

General Secondary UAE Certificate, Al-sholaa Private School, Sharjah

Foreign Exchange/Credit Appraisal Techniques, Emirates Institute for Banking & Financial Studies

Technical Proficiencies

Microsoft Office: Word, Excel, PowerPoint

Banking Programmes :BPM-IBM, ARIS ,CAMS, Finnone (LMS, CAS), IBM (AS400), Cash Management System & Trade Finance (Intelnet Payments) , DDS and CAD