

FARIS MUHAMMAD AL-ZAYOUD

Treasurer - Banking Services Officer | Bachelor in Banking & Finance

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Amman, Jordan



SUMMARY

Results-driven and detail-oriented Banking and Financial Services Specialist with over 12 years of comprehensive experience in the financial industry, including retail banking, teller operations, customer relationship management, AML/CFT compliance, risk assessment, and fraud prevention. Demonstrated excellence in managing high-volume cash operations, overseeing Western Union transactions, and ensuring adherence to regulatory standards and internal controls.

Proven track record in achieving sales targets, cross-selling banking products, and driving customer satisfaction. Recognized for strong leadership, problem-solving skills, and the ability to work effectively under pressure. Holds dual academic credentials in Finance and Banking, supported by certifications in foreign exchange, financial compliance, and fraud detection. Committed to operational excellence, ethical conduct, and continuous professional development in dynamic financial environments.

SKILLS

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|--------------------------------|--------------------------------|--------------------------|-----------------------------|-----------------|----------------|-------------------------|
| Cash handling & reconciliation | Teller and cashier supervision | Western Union operations | Fast learner | | | |
| Domestic Money Transfers | International Money Transfers | Account Management | Transaction Processing | | | |
| Retail Banking | Branch Support Services | Anti-Money Laundering | Counter-Terrorism Financing | | | |
| Fraud detection & prevention | Regulatory Compliance | Reporting | Internal audit support | MS Office Suite | | |
| Excel | Word | Outlook | Customer Onboarding | Retention | Achieving KPIs | Exceeding Sales Targets |

EXPERIENCE



Treasurer / Banking Services Officer

Cairo Amman Bank

2013 - Present Amman, Jordan

- Oversee and execute high-volume cash and non-cash financial transactions with precision, ensuring full compliance with internal policies and regulatory standards.
- Administer and supervise Western Union remittance services, consistently ensuring international compliance, operational efficiency, and customer satisfaction.
- Appointed as Cashier Supervisor, managing front-line banking staff, optimizing cash flow controls, and implementing fraud mitigation protocols.
- Designated as the bank's AML/CFT Notification Officer, responsible for monitoring, detecting, and reporting suspicious activities in line with Anti-Money Laundering and Counter-Terrorism Financing regulations.
- Contributed significantly to business growth by leading customer acquisition campaigns, promoting core banking products, and delivering tailored financial solutions to increase wallet share.
- Collaborated with internal audit and risk departments to support internal control systems, enhance transaction integrity, and prevent financial crimes.
- Achieved recognition as "Best Western Union Service Provider" for exemplary performance, adherence to service standards, and outstanding compliance record.
- Maintained accurate daily reconciliations, prepared financial reports, and supported regulatory submissions in line with Central Bank guidelines.
- Delivered ongoing coaching and mentorship to junior staff, fostering a high-performance culture within the branch operations team.

EXPERIENCE

Accountant

أبو جبارة

Abu Jbara Restaurants

2008 - 2011 Amman, Jordan

- Maintained accurate daily financial records including sales, expenses, payroll transactions, and vendor payments in compliance with company accounting policies.
- Prepared and reconciled general ledger accounts, identifying discrepancies and ensuring timely adjustments to maintain financial accuracy.
- Managed petty cash operations, monitored cash flow, and ensured accurate record-keeping for small business expenses and reimbursements.
- Supported the month-end and year-end closing processes, assisting with journal entries, financial statements, and audit preparations.
- Collaborated with internal and external auditors during financial reviews and implemented recommendations for improved compliance and transparency.
- Monitored inventory-related costs and performed cost control measures to ensure budget adherence across the restaurant's operations.
- Assisted in the preparation of tax documents, including VAT and income tax filings, while ensuring compliance with regulatory deadlines.
- Developed and maintained spreadsheets and financial reporting tools to improve tracking of revenues and operational performance.
- Coordinated with suppliers and vendors to ensure timely payment processing and account reconciliation.

TRAINING / COURSES

Western Union Service & Compliance Certification

Issued by Cairo Amman Bank / Western Union International

Demonstrated proficiency in delivering compliant international money transfer services, customer due diligence, and transaction monitoring.

Certificate in Fraud and Forgery Detection

Issued by the Institute of Banking Studies - Jordan

Trained in detecting counterfeit documents, forged signatures, and irregular transaction patterns. Focus on cashier-level fraud prevention and risk assessment.

Certificate in Foreign Exchange Market Operations

Issued by the Institute of Banking Studies - Jordan

Gained expertise in currency exchange mechanisms, risk hedging, and regulatory compliance within the FX market.

Anti-Money Laundering (AML) & Counter-Terrorist Financing (CFT) Reporting Training

Issued by Cairo Amman Bank / Central Bank of Jordan Training Division

Focused on recognizing and reporting suspicious activity, customer identification (KYC), and regulatory reporting requirements under AML laws.

Public Safety & Cashier Accountability Workshop

Conducted by Internal Risk & Compliance Team - Cairo Amman Bank

Covered safety protocols, handling cash securely, internal control systems, and fraud prevention at the teller level.

International Accreditation in Teller Fraud Risk Detection

Issued by an International Accreditation Organization (name not specified)

Certified in global best practices for identifying and mitigating fraud risks in cashier and teller operations.

KEY ACHIEVEMENTS



Fraud Detection Training



Western Union Growth



Money Laundering Reduction



Bank Transfers Management

EDUCATION



Bachelor's Degree in Finance and Banking

Al al-Bayt University

2009 - 2013

LANGUAGES

Arabic
Native



English
Intermediate



REFERENCES

"References Available Upon Request"