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### Summary

Successfully have participated and managed multiple ERP and Core Banking projects in several countries, with special focus on Financial and Management Accounting, taxes, reporting, as well as compliances. I also have led and managed several sales opportunities by providing accurate RFP's answers. running scoping and proof of concepts workshops. Having also participated in the conception, design, and delivery of banking solutions such as Mutual Funds, Provisioning's, Derivatives and Securities Portfolio Accounting, IFRS, and other Taxes solutions. Founder, and Managing Director of UniQ Soft Technology, an innovative Fintech firm providing Next Generation ERP, UniQ Financial. The Solution aims to help organisations satisfying their needs in terms of Analytical, Financial, and Regulatory reporting.

### Credentials

6 years as Managing director at UniQ Soft Technology, ERP & Core Banking Expert & Consultant

13 Years as Business Solution Manager and Global Competence Lead at Temenos Core Banking

23 Years in Banking, Retail, Corporate, Private & Universal, and Microfinance

34 Years in Financial information System Conception, Development, Testing, & Implementation.

### Work Experiences

#### I. UniQ Soft Technology (2017-2022)

##### A. **Managing Director UniQ Soft Technology (2017-2022), Project Director, ERP & Core Banking Expert**

- Running the Product design and development Team,
- In Charge of the Sales and business Development,
- Responsible for the finance and the company administration,
- In charge of the professional service, including implementation & the project management, training, support, etc.
- Customer relationship and account management

##### B. **Projects and Activities:**

- **Adviser Temenos IFRS for Arab British Commercial Bank (01.2024-30.09.2024)**
  - Post Implementation System Review
  - Knowledge Transfer & Validation of the Calculation formula and accounting rules
  - Implementation of new Deposit products
- **Project Manager UniQ Financial at BH Bank (09.2023-Today)**
  - Conception and Development of an Operational Data Store based on Temenos Core Banking, Other applications using the ETL UniQ Data Store
  - Implementation of UniQ Soft Lettering & Reconciliation solution, integrated with Temenos Core Banking,
  - Implementation of UniQ Soft Regulatory Engine solution, integrated with Temenos Core Banking
- **Stream Lead for Taxes at JPMC (05.2023-11.2023)**
  - Temenos Core Banking Consultant for With Holding Taxes across the group.
  - Temenos Core Banking Consultant for Vat & GST across the group
- **Stream Lead for Treasury & retail at Mirabaud Bank (02.2023-09.2023)**
  - Leading the Treasury stream that includes Securities, Derivatives, and Forex, and various interfaces.

- Leading the retail stream that includes Teller, Guarantees, Loans, Deposits and Current Accounts.
- **Finance & Treasury discovering phase with Temenos Core Banking for M&T Bank (01.2023-02.2023)**
- **Project Manager UniQ Financial at ATB Bank (2022-Today)**
  - Business Analyst & Consultants for T24 implementation project
  - Conception and Development of an Operational Data Store based on Temenos Core Banking, Other applications using the ETL UniQ Data Store
  - Implementation of UniQ Soft Lettering & Reconciliation solution, integrated with Temenos Core Banking,
  - Implementation of UniQ Soft Regulatory Engine solution, integrated with Temenos Core Banking
  - Implementation of UniQ Soft Financial Reporting solution, integrated with Temenos Core Banking
  - Implementation of UniQ Soft Management Accounting, integrated with Temenos Core Banking
- **Project Manager UniQ Financial at ElBaraka Bank (2022-2023)**
  - Business Analyst & Consultants for T24 Treasury
  - Project Manager Implementation of UniQ Soft Lettering & Reconciliation
- **Project Manager Temenos IFRS at Zitouna Bank (2021-Today)**
  - PM, Business Analyst & Consultants for T24 IFRS implementation project
  - Implementation of UniQ Soft Lettering & Reconciliation
- **Project Manager T24 implementation for Enda Tamweel (2020-2021)**
  - Business Analyst T24 General Ledger Implementation
  - Business Analyst T24 Loans & Deposit Implementation
  - Business Analyst T24 Account Arrangement Adviser
- **T24 Lead Business Architect & Project Director for Atlantic International Bank (2019-2020).**
  - Project Manager & Business Analyst for various T24 Modules
  - Business Analyst & Review of T24 General Ledger Implementation and improvement
  - Business Analyst for the Implementation of T24 Post Closing solution
- **Project Manager & Business Analyst for Swissquote Bank, (2019-2020).**
  - Business Analysis & Process optimisation of the Financial and Reporting, IFRS and Consolidation.
  - Project Manager Integration of UniQ Financial with Temenos T24 Core Banking
  - Adviser for T24 Securities Trading & Administration Solution Implementation
- **Business Analyst & T24 Consultant for Bank Julius Baer Monaco, (2019-2020).**
  - Business Analysis & Implementation of Past Due Module in T24 retail solution,
  - Training and support for T24 General Ledger implementation,
  - Business Analysis Adviser for T24 Derivatives solution implementation
- **Business Analyst & T24 Consultant for Bank Julius Baer Group, (2017-2018)**
  - Business Analysis of gaps between T24 accounting Logic and groups accounting standard logic.
  - Providing a global solution to implement the Group Standard across the group.
  - Business Analysis & Adviser for T24 Derivatives Accounting solution implementation
- **T24 Expert and Consultant for Bank International de Luxembourg (2017)**
  - Business Analyse Risk, Finance, and Compliance,
  - Scope definition, Gap analyses & high-level solutions
- **T24 Consultant for KBC Bank Ireland, (2017)**
  - Business Analysis, Identification of the different Activities, Actions, and event by product line (AA)
  - Definition of the Accounting Schema by product line (AA)
  - Solution design for the AA Accounting schema
- **Project Manager T24 and UniQ sub-ledger implementation for Alubaf Bank**
  - Business Analysis & Consultant for T24 Tax Engine (VAT & WHT), Regulatory reporting
  - Implementation of UniQ Payables, Fixed Assets, and Treasury.
- **Project Manager & Banking Information System Adviser for Zitouna Bank**

- Business Analysis and Temenos Analytics Adviser
- Proof Of Concept for UniQ Analytic solution

## II. Temenos Sa, Geneva, Switzerland (2004-2017)

### A. **Business Solution Manager & Global Competency Lead, Finance & Taxes, (2011- 2017)**

- Support and coach business solution finance consultants globally, by providing them demo materials, training, workshop scenario and accurate answers about complex and critical finance issues.
- Helping the product team identifying trends in regulation and finance areas, analyse the impact on T24, identifying the gaps and providing solutions,
- Helping the product team designing innovative solutions and bring them to market.
- Business Analysis and Design for various Tax solutions such as European Saving Tax, Swiss double Taxation treaty (France, Italy, England, and Germany), Customer Income Tax report including German Clients.
- Business Analysis & Conception Design of several T24 solutions such as IFRS, Provisioning, Taxes Engine & Reporting
- Helping the implementation consulting in different projects, by providing training, workshops, and designing business solutions to address critical and complex Finance and Tax issues.
- Lead Manager, providing accurate answers to RFP, delivering Demos & Proof of Concepts, Statement of Work, Running Gap Analysis Workshop, providing high level and detail solutions, liaising with the Product and the Delivery teams.

### B. **Other tasks achieved:**

#### **Business Solution Manager, Central Asia, (2010-2011)**

- Running the business solution team in central Asia,
- Providing training and coaching to the team during their exercises,
- Providing solution to Temenos Clients and Prospects, to use T24 in the best effective way.
- Providing accurate answers to RFP questions, running demo, and workshops.

#### **Global head of Financial Accounting Consulting, (2009-2010)**

- Running the Finance and Core Banking consultancy professional service team globally,
- Helping the implementation consulting in different projects, by providing training, workshops, and designing business solution to address critical and complex Finance and Tax issues.
- Providing training sessions for internal staff and Customers.
- Leading Task Force to design the new training concept to implement T24: Process Lead Implementation

#### **Presales & Business Solution Lead (2006-2009)**

- Providing training and coaching to the team during their exercises,
- Providing solution to Temenos Clients and Prospects, to use T24 in the best effective way.
- Providing accurate Answers to RFP questions, running demo, and workshops.
- Tax expert, played key roles in Analysing and developing Tax solutions,
- Financial and Management Accounting Expert, played key roles in Analysing and developing new functions.
- IFRS expert, played key roles in the analysis, design, and the go to market of the IFRS in Temenos Core banking
- Design of a new training implementation concept of Temenos T24 Core and Accounting

#### **Business Analyst & Senior Consultant Financial Accounting 2004-2006**

- T24 implémentation I Bank de France, Paris, France.
- T24 Implementation in Alubaf International Bank, Tunis, Tunisia.
- Implementation of Post-Closing Module in Bank AL Bilad, Riadh, Saudi Arabia
- T24 Implementation in Bank Lumi, Zürich, Switzerland.

## III. Kyrus, Brussels, Belgium 2001-2003

### • **Business Analyst & Senior Consultant Financial Accounting**

- Implementation of People Soft Financial in Bank Brussels Lambert (ING Belgium)

- Implementation of PeopleSoft Consolidation ING Belgium Group
- Key role in other area, such as the analysis and the design of the interfaces, Business Process Review, Basel II and IFRS impact on People Soft Financial and SAP.

#### IV. Vermeg, Tunis, Tunisia (2000-2000)

- Project manager, Business Analysis and Design of a Mutual Funds Solution at Société Générale Madrid.
- Running the development and implementation team of the SICAV (Mutual Funds) solution.

#### V. Prologic, Milan, Paris, London (1994-1998)

- Project manager,
- Business Analyst and Senior Hospitality Information System Consultants (London 1995-1998)
- Based in Milan (1994) and then London 1995-1998)

#### VI. Chief Financial Officer, SH Amazonia, French Guyana, 1993-1994

- Financial Statement 1993 & Financial Statement 1994
- Implementation Analytic & Budgeting system
- Implementation of Stock & Cost Control solution

#### VII. Business Analyst & ERP Consultant Prologic, Bangkok, Paris, 1990-1993

- Operating from Bangkok (1990-1991) and from Paris (1992-1993)
- Business Analyst & Financial Information & Control system at Accor Asia Pacific & Accor Oceania

#### VIII. DDF Audit, Trainee Chartered Accountant (1988-1990)

- Process Review and Design, Financial Audit
- Operational Audit, Information System Audit
- Tax & Accounting Adviser

#### Education

2000- MBA, Financial Management, Berkshire University, Luton, United Kingdom

1990- Master's degree in information system and office Automation (Dissertation not completed) (ISG Le Bardo)

1988- Master's degree in management accounting, (IHEC Carthage)

1984- Baccalaureate In Science and Math (Bardo College)

#### Languages

- Fluent in English, French,
- Basic in Italian,

#### Special Skill

Temenos Core Banking Expert, UniQ Financial, Financial Accounting & Reporting, Management Accounting and Reporting, Risk and Compliances Reporting, VAT, WHT, Capital Gain, Tax Engine expert (Temenos/UniQ), IFRS Expert, Design and Deliver Training, Team player and Team management, Good Presentation and communication skills, Organization & Business Process Review, Business Requirement analysis and Solution design, Sales and opportunity management, Familiar with Data & IT Architecture

Others Interests: Sport and Travel.