

TAREK SALEM

Trade Finance , Payments and Banking Operations Senior Manager

+20 1098530200 @ Tareksalem.uk@gmail.com

linkedin.com/in/tarek-salem-87271078 United Kingdom

EXPERIENCE

Senior Manager Trade finance, Payment and Banking Operations 09/2019 - Present

Central Bank of Egypt Egypt

Central Bank of Egypt, a key financial institution responsible for regulating the monetary and financial system.

- Management of Letters of Credit (LCs), Bank Guarantees, Documentary Collections, Standby LCs and Government obligations Payment settlement.
- Expertise in SWIFT, CHAPS, Bacs, Faster Payments, SEPA, RTGS, and cross-border remittances.
- Ensuring high Straight-Through Processing (STP) rates.

Deputy Head Loan Processing 12/2018 - 09/2019

Ahliunited Bank Egypt

Ahliunited Bank, a prominent financial institution in Egypt offering a wide range of banking services.

- Supervised end-to-end loan processing including application review, credit verification, documentation, and disbursement.
- Ensured compliance with internal credit policies and regulatory guidelines.
- Managed the loan processing team, providing guidance, training, and performance evaluation.

Local Collection & Clearing Manager 05/2018 - 12/2018

Attijariwafa bank Egypt

Attijariwafa Bank, a leading banking institution in Morocco with a strong presence in Egypt.

- Oversaw end-to-end local payment collections and cheque clearing processes.
- Identified areas for process enhancement in cheque clearing, direct debits, and local collections.
- Established Key Performance Indicators (KPIs) to track efficiency, accuracy, and compliance levels.

Documentary Collection Manager 10/2016 - 05/2018

Attijariwafa Bank Egypt

Attijariwafa Bank, a premier banking institution operating in the field of trade finance.

- Ensured accurate processing of Documents Against Payment (D/P) and Documents Against Acceptance (D/A) transactions.
- Verified and reviewed shipping documents, bills of exchange, invoices, and related trade documents.

Sales and Business Development Manager 01/2016 - 07/2016

Basma Farm Saudi Arabia

Basma Farm, a business focused on agricultural products and sales.

- Developed and implemented sales and business development strategies to achieve revenue targets.
- Increased annual revenue by 30%, generating SAR 3million in new business.
- Launched a new service that generated 10% of total revenue in its first quarter.

Bank Guarantee and International Payment Senior Supervisor 11/2011 - 01/2016

Ahliunited Bank Egypt

Ahliunited Bank, specializing in providing various banking solutions.

- Supervised issuance and management of bank guarantees (BGs) and standby letters of credit (SBLCs).
- Ensured timely and accurate execution of MT103, MT202, and MT760 transactions.
- Reduced trade transaction processing time by 30% by implementing automated workflows.

SUMMARY

Dynamic and results-driven Senior Manager with extensive experience in Trade Finance, Banking Operations, and Payment Processing. Adept at managing end-to-end trade finance processes, including letters of credit (LCs), guarantees, documentary collections, and supply chain financing. Expertise in overseeing domestic and international payment operations, including SWIFT transactions, wire transfers, and real-time payment solutions. Proven track record in ensuring compliance with international trade regulations, UCP 600, URDG, ISBP, AML/KYC guidelines, and payment security protocols. Strong leadership abilities with a focus on process optimization, risk mitigation, and operational efficiency. Skilled in liaising with banks, financial institutions, and corporate clients to facilitate seamless trade and payment transactions. Committed to driving strategic initiatives and enhancing banking operations to support business growth. Open to relocation to the UK and fully authorized to work without the need for visa sponsorship.

STRENGTHS

Leadership & Operational Risk Management

Expert in leadership, operational risk management, and structured trade.

Analytical & Business Strategy

Strong analytical skills with a focus on business strategy and problem-solving.

KEY ACHIEVEMENTS

Revenue Growth and Process Improvement

Successfully increased annual revenue by 30% at Basma Farm and significantly reduced trade transaction processing time by 45% at Ahliunited Bank.

EXPERIENCE

Trade Finance Manager 08/2006 - 10/2011

[Barclays Bank](#) Egypt

Barclays Bank, a British multinational banking and financial services company.

- Oversaw issuance and management of letters of credit (LCs), bank guarantees (BGs), and documentary collections.
- Collaborated with legal, compliance, and risk teams to approve trade finance transactions.

Trade Finance Senior officer 05/2005 - 06/2006

[Citi Bank](#) Egypt

Citi Bank, a global bank providing financial services to consumers and corporations.

- Verified and processed trade finance documents, ensuring accuracy and compliance with bank policies.
- Acted as a key point of contact for corporate clients regarding trade finance queries.

EDUCATION

Bachelor's degree in accounting 01/2000 - 12/2004

[Ain Shams University](#) Egypt

SKILLS

AML · Analytical Skills ·

Group Leadership · KYC · Central Banks ·

Time Management · Team Management ·

Decision- Making · Oracle Applications ·

Operational Risk Management ·

Project Manager

PROJECTS

Core Banking System Trade Finance Module

02/2023 - Present

Core banking system trade finance module project at Central Bank of Egypt.

- Defining business requirements documents (BRDs) for the trade finance module.
- Discovering and handling gaps between business requirements and core banking system.
- Reviewing change requests and specifications documents according to business requirements.
- Creating and testing UAT scenarios on the core banking system and reporting gaps.