

Malak DAOU
Trade Finance Specialist
Paris, France
+33779758501 ; me@malakdaou.com

Career Summary

Trade Finance specialist with 10 years of experience in managing Documentary Credits, International Guarantees, and Documentary Collections, progressing to the role of Assistant Manager – Operations. My career has allowed me to build strong expertise in issuance, monitoring, compliance, and end-to-end processing of international trade instruments, with deep knowledge of back-office workflows and regulatory requirements.

Currently pursuing a Master's degree in Supply Chain Management, I aim to strengthen the link between Trade Finance and global supply chain operations. Motivated by process optimization, operational reliability, and international trade flows, I am seeking to contribute my expertise to a demanding and international environment.

Education

2024-2025: MSc. in **Supply Chain Management** • MBS School of Business
Montpellier, FRANCE

2004-2007: Bachelor's degree in **Computer Engineering** • Lebanese International University
Beirut, LEBANON

Areas of Expertise & Skills

- **Demand Guarantees (URDG 758):**
 - End-to-end management of domestic and international guarantees: bid bonds, performance bonds, advance payment, retention, financial guarantees, customs guarantees, counter-guarantees, and received guarantees.
 - Drafting and negotiation of guarantee texts (standard and bespoke), issuance of amendments, validation of client instructions, and regulatory compliance.
 - Issuance via SWIFT (MT760, MT761, MT767, MT768, MT799, MT202) and coordination with correspondent banks, legal, compliance, and relationship managers.
 - Handling guarantee claims: validity analysis, coordination with legal teams, communication with issuing/receiving banks, and execution of payments.
 - Commission management: pricing, calculation, reconciliation, discrepancy investigation, and coordination with Finance.
 - Full lifecycle monitoring: issuance, tracking, commission follow-up, expiry, and release upon receipt of originals.
 - Participation in internal/external audits and regulatory reporting, including Central Bank submissions.
- **Documentary Credits (UCP 600):**
 - Full management of import, export, standby, and transferable LCs.
 - Issuance, drafting, and amendment of credits; review of client applications; validation of terms with clients and relationship managers.
 - Expert document checking under UCP 600, identification of discrepancies, and SWIFT communication (MT700/701, MT707, MT710/711, MT720/721, MT734, MT742, MT799/999).
 - Processing sight and deferred payments, acceptances, negotiations, reimbursements, and settlements with reimbursing banks.

- **Documentary Collections (URC 522):**
 - Processing import/export collections (D/P, D/A), avalized drafts, and maturity follow-up.
 - Document verification, client notification, payment processing, and return of unpaid documents.
 - Handling international cheques (incoming/outgoing), coordination with correspondent banks, and settlement tracking.
 - Daily coordination with courier services for physical flows (DHL, messenger).
- **Management & Management & Operational Leadership**
 - Supervision of Trade Finance operations as Assistant Manager: workflow management, transaction validation, escalation handling, and operational risk control.
 - Member of the central transformation team: automation initiatives, process optimization, and system migration (Flexcube, Oracle Banking).
 - Training and coaching of junior and mid-level staff; quality control of drafted instruments and processed transactions.
 - Monitoring KPIs, operational reporting (SAP, Tableau), and continuous process improvement.
 - Recognized as a top performer for 10 consecutive years, with official letters of recognition from senior management.

Languages

Arabic: Well written and spoken.

English: Well written and spoken.

French: Conversational.

Professional Experience

May 2023 - December 2023

Gulf Bank, Kuwait

Assistant Manager - Trade Finance Back Office

- **Context:** Member of the client back office team within the Operations Department.
- **Responsibilities:**
 - Daily supervision of Guarantees, LCs, and Collections with high accuracy and compliance.
 - Validation of high-value transactions, workflow management, escalation handling, and operational risk control.
 - Quality control of Trade Finance instruments (texts, SWIFT, document checking).
 - Operational reporting and KPI monitoring via SAP and Tableau.
 - Recognized as a top performer for 10 consecutive years.

Technical Environment: Flexcube, Oracle Banking Trade Finance, SAP, Tableau, Jira

April 2019 - April 2023

Gulf Bank, Kuwait

Associate Management - Trade Finance Back Office

- **Context:** Client back-office team within the Operations Department.
- **Responsibilities:**
 - Escalation point for complex LC discrepancies, guarantee claims, and regulatory matters.
 - Participation in internal/external audits and regulatory reporting (Central Bank, compliance).
 - Contribution to automation, process improvement, and system migration initiatives.
 - Monitoring operational performance and supporting team development.

Technical Environment: Flexcube, Oracle Banking Trade Finance, SAP, Tableau, Jira

April 2016 - March 2019

Gulf Bank, Kuwait

Senior Officer - Trade Finance

- **Context:** Client back office team within the Operations Department.
- **Responsibilities:**
 - Advanced handling of Trade Finance operations: LC document checking, guarantee issuance, and collection processing.
 - Expert document checking under UCP 600 with exceptional accuracy.
 - Coordination with corporate clients, correspondent banks, legal, compliance, and relationship managers.
 - Strict adherence to international rules (UCP 600, URC 522, URDG 758).

Technical Environment: Flexcube, Oracle Banking Trade Finance, SAP, Tableau, Jira

September 2013 - March 2016

Gulf Bank, Kuwait

Officer - Trade Finance

- **Context:** Client back-office team within the Operations Department.
- **Responsibilities:**
 - Processing import/export LCs, guarantees, collections, and international cheques.
 - Handling issuance, amendments, and payments via SWIFT.
 - Building strong foundations in operational excellence, compliance, and client service.

Technical Environment: Flexcube, Oracle Banking Trade Finance, SAP, Tableau, Jira