

2018

Curriculum Vitae (CV)

Eng. Wael Riyhad Subhi

This document contain the complete information about my working history starting from the schooling period ending with my current position, and I represented to you hoping to satisfy your needs in the announced position



Personal Information.

Wael R. Subhi

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Baghdad 00964

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Born 26-Jun-1980 in Egypt, Cairo, 37 Years old

Management & Engineering Position

Education / Degrees

- Primary School 1986 – 1991
Get graduated from Al-Ibtekar Primary School with an average of 99.8%
- Intermediate School 1992 – 1994
Joined the Baghdad College and I get graduated from it by an average of 95%
- High School 1995 – 1998
Get graduated from Baghdad College High School (The best high school in the country) by average of 91%.
- College Degree in Engineering 1999 – 2004
Joined the University of Technology – College of Electrical and Electronic Engineering and I spent 2 years as an electrical student and finish the second year from the top ten students and they send me to Communication Branch and I spent 2 years in this field and I graduated as Communicational Engineer.
- Diploma Degree 1999 – 2002
Get high Diploma in Mathematics, Computer.
- College Degree in Law Science 2012 – 2016
Get Bachelor Degree in Law from Imam Jaafer Al-Sadiq University.

Skills.

a. Administrative Management.

- Managing Files.
- Prepare working presentations.

- Prepare and represent Technical and financial offers.
- Prepare and represent feasible Studies for all kind of projects related to the working field.
- Prepare and administrate working flow, processes and procedure
- Create job rules and job description for assigned work filed.
- Mange and arrange Archive files.
- Arrange and make the supporting schedules and charts.
- Control and Manage the traffic of Official Corresponding.

b. Computer Skills.

- Wide practice experience with operating systems.
- Software and Hardware Maintenance.
- Simple network experience.
- Wide practice experience with MS office.
- Good experience with Photoshop program.

c. Internet Skills.

- Good experience with operating all the searching engines.

d. Specialized programs.

- Card management system and switching system for MEPS Jordan as super Admin
- Card management system and switching system for GPS Bahrain as super Admin
- Card management system and switching system for CSC Lebanon as super Admin
- Card management system and switching system for Covalent Pakistan as super Admin
- Card Management system and switching system for Tranzplace Morocco as super Admin
- Card Management system and switching system for I2C USA as super Admin.
- Smart Sys for Card Personalization and printing the first used in Iraq as super admin.

e. Finance Skills.

- Manage and control all the expenses entries.
- Professional user to Quicken expenses Management software.
- User for Al-Taif online system.
- Calculate Social Security contribution for employees according to Iraqi Law.
- Calculate Income tax percentage for employees according to Iraqi law.
- Prepare general financial ledgers for the companies.
- Prepare financial entries for Annual financial statements

f. Legal Skills.

- Professional practicing with the Iraqi Companies Law no.21.
- Professional practicing with the Iraqi Tax Law.
- Professional practicing with the Iraqi Labor Law.
- Professional practicing with Iraqi E-Payment law no.3 issued 2014.
- Contract building according to Iraqi Law.
- Wide experience and practicing with registering companies in Iraq.

g. Training courses and certificates.

- Mobile Payment Masterclass – UL Training Academy with certificate
- Introduction to MasterCard operations and Technology – MasterCard Academy with certificate
- EMV& Payments Masterclass – UL Training Academy with certificate
- Banking Cards – Iraq Privet banks league & Professional consultant & Trainer with certify certificate
- Visa First – Visa Business school with certificate
- Introduction to Union Pay operations and technology – Union Pay Training center without certificate

h. Recommendations.

- DynCorp International – MOI License
- DynCorp International – Income Tax & Social security calculation and facilitating for LN employees
- Al-Taif Money Transfer – Achievements Acknowledges

i. Professional Experience.

• June-2003 to September-2003 KBR Company – Language Assistance

Worked as Translator in the security Department of the KBR Company , my main Achievements is to coordinate between the foreign security manager and the local national security member of the team to make sure that all the security announcement and instructions came from the security management office have been understood and applied by them (Local National Security Guards).

• October-2003 To October-2004 Sandi Group Company – Language Assistance.

Worked as Translator in Sandi Group Subcontracted with Flour Company and that because of my engineering background to be link between the foreign engineers and the Iraqi engineers

in the main power station like Al-Qodus power station, Zaafaranya power station, and Kut power station in addition to inspect and monitoring the logistic supplies to the stations.

- **2-October-2004 To 1-August-2005 Sandi Group/ DynCorp International LLC Company – Language Assistant and PSD Team Leader.**

Worked with Sandi Group Subcontracted with DynCorp International / CIVPOL as PSD Translator and Team leader to support the civilian police Mission by transporting the principles all over the country to train, advice and monitoring the Iraqi police.

- **24-August-2005 To 15-June-2007 Sandi Group / CPATT – Language Assistance Administrator.**

Worked with Sandi Group Company Subcontracted with Civilian Police Assistance Training Team Mission to train the Iraqi Police as the following:

- ✓ First: As language Assistance in interview and Interrogation Training Course to teach the Iraqi investigators the modern technique of the interview and interrogation and the code of ethics and human rights.
 - ✓ Second: language Assistant in Intelligent course which is basic training course for the officers to become an intelligent officer.
 - ✓ Third: Administrator, managing the training courses data base by tracking the numbers and the names of all trainers and their graduation degree from the courses.
 - ✓ Fourth: Language Assistant Supervisor for the nine month officers training course supervising 45 language Assistants to teach the candidate students to be officers in the Iraqi police in Baghdad Police College.
 - ✓ Fifth: Member in the courses curriculum translation staff.
- **21-July-2007 to 25-December-2007 Iraq the Two Rivers Construction Company– Site Engineer.**

Joined Iraq of the two Rivers Company as an electrical engineer to start my responsibility as site engineer for 20 million dollar power station in Diyala which is:

- ✓ Supervise on the worker in the fundamental process.
- ✓ Coordinate the work steps of the project with operation department of the company by preparing and sending the work progress sheet with the civil engineer.
- ✓ Coordinate with the local suppliers to supply the building material to site under the very bad security situation of Diyala governorate.
- ✓ Supervise and inspect the finishing process to the power station building.
- ✓ Supervise on the power station static electricity earth system installation.

- ✓ Supervise on the wiring process to the power station.
- ✓ Supervise on the electrical transformers installation process on the power station.

- 28-December-2007 to 15-April-2008 L3 Communications company – Linguist.

Lead translator for US and British Military transition team to the first Regiment of second brigade of tenth corps from the Iraqi army advising them on the modern military procedures and support them with logistic and intelligent information and physical & military training plus the code of ethics.

- 17-April-2008 to Nov-2013 DynCorp International LLC Company – Senior Office Manager.

- ✓ Translating.

Direct Verbal translating for the local nationals employees working in the company.

- Direct Verbal translating for the Iraqi official employees in the different Iraqi offices.
- Direct Verbal translating for all the venders dealing with the office.
- Translate in writing all the corresponding traffic between the company and the Iraqi governments.
- Translate in writing all the company's official documents.

- ✓ Monitoring and Supervise all the local national worker in the DynHouse

- Inspect and monitor the cleaning service team.
- Inspect and monitor the maintenance and enhancements services employees and local venders.
- Inspect and monitor the guard manpower routine and duty shift change.

- ✓ Guard supervisor replacement

- When a guard supervisor take off time replace him and be responsible on the guards.

- ✓ Accounting

- Managing the company outflows money and prepare Disbursement Voucher.
- Managing the inflows money off the company and prepare cash receive voucher.
- Operate an advance accounting computer software called Quicken used to add and control the inflows & outflows cash for the company.
- Prepare weekly and monthly close out Account with all the transactions and reports for the company expenses.
- Calculate the company headquarters LN's employee's salary.

- Calculate the company LN's employees Income Tax and Social security.
- Calculate the CIVPOL (DynCorp company contract with US Embassy) LN's Employees Income Tax and Social Security.
- Calculate the GLS (DynCorp company contract with US Department of Defense) LN's Employees Income Tax and Social Security.

✓ **Logistic Officer**

- Supply different type of equipment and supplies to the company through a large network of vendors for all types of equipment and supplies including (heavy trucks, cranes, furniture, electrical & electronic equipment, networks & high technology devices, building materials, Internet, office supplies..... etc).

✓ **Official corresponding with the Iraqi offices**

- Mail corresponding with the MOI Registration office.
- Mail corresponding with the MOT Registration office.
- Corresponding with Iraqi Residency Office.
- Corresponding with Iraqi General Commission of Customs.

✓ **Company Representative for all the Iraqi official offices and department.**

- Company representative with MOI Registration Office.
- Company representative with MOT Residency Office.
- Company representative with MOT Registration Office.
- Company representative with General Commission of Taxes.
- Company representative with Department of Retirements and Social Security.
- Company representative with General Commission of Customs.

✓ **Managing the Company files.**

- Prepare and update the LN's Employees files.
- Prepare and update the financial files.
- Prepare and update Tax and Social security files.
- Prepare and update the GLS Income Tax and Social Security files.

✓ **Technical Assist with the computers and printers.**

✓ **Administrative Assist to DynCorp International Contracts working in the country.**

✓ **Sponsor for MNF-I Badges**

✓ **Company Registration with MOI work**

- Receive all the registration requirements from MOI Registration Office.

- Collect and gather all the MOI requirements and put it in the company registration book.
- Coordinate with MOI registration office and submit the registration book.
- Coordinate with Registration office to set the Inspection Team to inspect the company.
- Authorized person to receive the MOI Registration Certificate for the company.
- Coordinate with the registration office to print MOI personal and weapon cards and the vehicle stickers.
- Authorized person with MOI print shop to pay the fees for the cards and receive it.

✓ **Residency Visa for all the DynCorp Employees.**

- Receive the Approval letter from MOI Residency Visa Office.
- Collect the passports from the company employees.
- Work on Administration paper work for the passports and prepare it to be submitted to residency visa office.
- After finishing the Administration paper work submit the passport to residency visa office to stamp it and issue the one year multi visit residency visa.
- Receive the passports from the residency Visa Office and deliver them back to the employees.

✓ **Data base Operator.**

● **Dec-2013 to Oct-2014 Ardh Al-Dhamin for Constructions and Agricultural Services – Operations Manager.**

- ✓ Do feasible study for constructions projects.
- ✓ Do pricing process to submit project proposal in behalf of the company
- ✓ Obtain governmental approval for (Chicken planet farm) in Diyala – Mandili
- ✓ Logistical facilitation for delivering equipment's and building material from Baghdad to Mandili in Diyala province
- ✓ Start preparing the land and start do the fundamentals of the project
- ✓ Follow up with daily work schedule and work achievements

● **Dec-2014 to Aug-2015 Al-Iraqia Money Transfer Company – MasterCard Department Manager.**

- ✓ Establish MasterCard department on Al-Iraqia Administration hierarchy by doing the following:
 - Create Feasibility study for the department and submitted to the board of directors.

- Administrative Level
 - Physical Building requirements by MasterCard (Vault, Offices, Personalization center, etc.)
 - Build the department hierarchy and structure.
 - Create Job description for every position in the department plus list of duties and responsibilities.
 - Build work flow and procedure for the department and describe the relevant process with other company's departments.
 - Build the correspondence flow.
- ✓ Master Card Project
- License side:
 - Walk through all the scheme requirements and needs to granted the license
 - Receive all the licensing forms and annexes needed with scheme
 - Fill out all types of forms and submitted it to the scheme and deliver all kind of supportive document from the company.
 - Follow up with the scheme until receiving the actual license from the scheme
 - BIN obtaining and issuing side:
 - Establish product structure for the types of cards needed to be issued according to business plan based on market analysis.
 - Segmented the products according to scheme segments preparing to request the BINs (Bank Identification Number)
 - After receiving the actual license from the scheme submitting the request to obtain BIN
 - Follow up with scheme until receiving the BINs for the company and activate it.
 - Third party processor (TPP) side
 - Go through the CMS related to the processor and check the functionality and suitability for issuing plan
 - Modify and submit a change request on CMS in order to match our company issuing requirements
 - Negotiate pricing and service fees from (TPP) side and getting down to the normal level
 - Work on technical aspects related to card profile like:
 - Create card script and match it with TPP embossing file to establish card profile

- Online and offline card profile testing with TPP
 - Personalization center side:
 - Establish the first certify printing center in house for (Union pay, Visa Card, Master Card) in Iraq
 - Purchase hardware & software related to the printing process like:
 - Purchase centralize issuing solution which is the first technology applied in Iraq
 - Purchase suitable servers to facilitate the personalization process
 - Purchase accounts for the branches printers
 - Purchase printers to facilitate the instant issuing process.
 - Purchase PIN millers.
 - Card vendor and card design side for (Master Card) :
 - Make the card design for the products
 - Send the card design to the scheme to get approval on it
 - After receiving the approval from the scheme submit the printing order to the manufacturer to do so.
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- Al-Taif Money Transfer 12-Sep-2015 to Now – E-Payment Department Manager.
 - ✓ First: E-Payment Department.
 - Travel ez Card project: Receive the project from Taoseel Management as a black box without any explanation and conduct the following Actions:
 - Analysis the system functionality and measure its strength and weakness point.
 - Describe the logic and functionality of the system to the stuff.
 - Create business processes and work flow of the Day by Day operations.
 - Gap analysis for fund payment and deductions procedures.
 - Gap analysis for financial operations transactions processes and generate mechanism to prevent losing funds in these steps by doing the following:
 - Control the Account refund procedure.
 - Control the card to card fund transfer forms.
 - Control breakage forms and follow up with all the cases.
 - Build a tracking mechanism for all the above financial operations.
 - Retrieve more than (50,000 USD) from Al-Fardan was missing due to old management ops.

- Negotiate with Al-Fardan exchange office to increase profit for Al-Taif MT.
- Negotiate with Al-Fardan exchange to modify cards services to match the customers need and the result came to the following.
 - Increase the Cards limit from (2000 USD) to (5000 USD).
 - Add a new service which is cash out functionality to facilitate Al-Taif customer needs.
- Run the migration process for Al-Taif side and facilitate the process with the customers.
- Trained the front office employees to issue cards and support them with general information related to cards usage and functionality.
- Educate customer and make market awareness for cards business by Create videos and publish it on official Social media account and website to explain the most common mistakes done by customers and how to avoid it for example.
 - Video to explain the way to register the card with transaction portal.
 - Video to explain how to register the card with PayPal.
 - Video to explain how to register the card with Amazon.
 - Video to explain how to register the card with Facebook.
 - Etc.....
- Increase sells for the cards to reach (2000) card per month.
- Establish a dispute management procedure and follow up with all cases in addition to build a tracking sheet for each case.
- Establish a tracking procedure to control stock management and cards movement between Al-Taif branches.
- Solve all kind of operational problems with Al-Fardan Cards department.
- User management control with tracking procedure to manage everything related to users.
- Manage all system updates and set an implementation plan for them and supervise the implementation procedure.
- Modify contract and identification archiving process.
- Establish two types of reports for issuing and loading and categorize the transaction depending on the cards types
- ✓ Establish E-Payment department on Al-Taif Administration hierarchy by doing the following.
 - Create Feasibility study for the department and submitted to the board of directors.

- Build the department hierarchy and structure.
 - Create Job description for every position in the department plus list of duties and responsibilities.
 - Build work flow and procedure for the department and describe the relevant process with other company's departments.
 - Build the correspondence flow.
- ✓ Union Pay Project: start the project from scratch by doing the following steps:
- License side:
 - Walk through all the scheme requirements and needs to granted the license
 - Receive all the licensing forms and annexes needed with scheme
 - Fill out all types of forms and submitted it to the scheme and deliver all kind of supportive document from the company.
 - Follow up with the scheme until receiving the actual license from the scheme
 - BIN obtaining and issuing side:
 - Establish product structure for the types of cards needed to be issued according to business plan based on market analysis.
 - Segmented the products according to scheme segments preparing to request the BINs (Bank Identification Number)
 - After receiving the actual license from the scheme submitting the request to obtain BIN
 - Follow up with scheme until receiving the BINs for the company and activate it.
 - Third party processor (TPP) side
 - Go through the CMS related to the processor and check the functionality and suitability for issuing plan
 - Modify and submit a change request on CMS in order to match our company issuing requirements
 - Negotiate pricing and service fees from (TPP) side and getting down to the normal level
 - Work on technical aspects related to card profile like:
 - ❖ Create card script and match it with TPP embossing file to establish card profile
 - ❖ Online and offline card profile testing with TPP
 - ❖ Set products setup for card profile

- ❖ Set fees and service contribution on the system
- ❖ Activate the BIN in the CMS with scheme
- ❖ Do the key exchange with TPP to open the blank card to upload the embossing file on it
- ❖ Create user rules and authorization level and authorities to each user
- ❖ Test the transaction flow and services availability as end to end procedure
- Do pilot release to the project and do live transactions on the system
- Finalize all kind of tests and prepare to go live on the project.
- Personalization center side:
 - Establish the first certify printing center in house for (Union pay, Visa Card, Master Card) in Iraq
 - Purchase hardware & software related to the printing process like:
 - ❖ Purchase Instant issuing solution which is the first technology applied in Iraq
 - ❖ Purchase suitable servers to facilitate the personalization process
 - ❖ Purchase accounts for the branches printers
 - ❖ Purchase printers to facilitate the instant issuing process.
 - ❖ Purchase PIN millers.
 - ❖ Do key exchange with the TPP and with Card manufacturer to facilitate the printing process
- Card vendor and card design side for (Union Pay, Visa, Master Card) :
 - Make the card design for the products
 - Send the card design to the scheme to get approval on it
 - After receiving the approval from the scheme submit the printing order to the manufacturer to do so.
 - Do the key exchange ceremony with the card manufacturer in order to use the test card and recheck the system and matching it?
- ✓ Visa Card Project:
 - License side:
 - Walk through all the scheme requirements and needs to granted the license
 - Delegate the scheme requirements to grant the license due to regulation for non-financial institute.

- Find sponsor to Al-Taif Money Transfer which accepted to work with the company.
- Negotiate with the sponsor and deliver our terms and facilitate his terms and apply the common ones into effective.
- Receive all the licensing forms and annexes needed with scheme
- Fill out all types of forms and submitted it to the scheme and deliver all kind of supportive document from the company.
- Follow up with the sponsor to complete and submit his part of forms and make sure submitting the company form to the scheme.
- Follow up with the scheme until receiving the actual license from the scheme
- BIN obtaining and issuing side.
 - Establish product structure for the types of cards needed to be issued according to business plan based on market analysis.
 - Delegate with the sponsor on the products design and agree internally upon the legibility of the product.
 - Segmented the products according to scheme segments and preparing to request the BINs (Bank Identification Number)
 - After receiving the actual license from the scheme delivered to the sponsor submitting the request to obtain BIN
 - Follow up with scheme until receiving the BINs for the company and activate it.
- Third party processor (TPP) side
 - Delegate with the sponsor and agreed to work with specific TPP.
 - Go through the CMS related to the processor and check the functionality and suitability for issuing plan.
 - Modify and submit a change request on CMS in order to match our company issuing requirements.
 - Negotiate pricing and service fees from (TPP) side and getting down to the normal level.
 - Work on technical aspects related to card profile like:
 - ❖ Create card script and match it with TPP embossing file to establish card profile
 - ❖ Online and offline card profile testing with TPP
 - ❖ Set products setup for card profile
 - ❖ Set fees and service contribution on the system

- ❖ Activate the BIN in the CMS with scheme
- ❖ Do the key exchange with TPP to open the blank card to upload the embossing file on it
- ❖ Create user rules and authorization level and authorities to each user
- ❖ Test the transaction flow and services availability as end to end procedure
- Do pilot release to the project and do live transactions on the system
- Finalize all kind of tests and prepare to go live on the project.
- ✓ Master Card Project
 - License side:
 - Walk through all the scheme requirements and needs to granted the license
 - Receive all the licensing forms and annexes needed with scheme
 - Fill out all types of forms and submitted it to the scheme and deliver all kind of supportive document from the company.
 - Follow up with the scheme until receiving the actual license from the scheme
 - BIN obtaining and issuing side:
 - Establish product structure for the types of cards needed to be issued according to business plan based on market analysis.
 - Segmented the products according to scheme segments preparing to request the BINs (Bank Identification Number)
 - After receiving the actual license from the scheme submitting the request to obtain BIN
 - Follow up with scheme until receiving the BINs for the company and activate it.
- ✓ Al-Taif EWallet project:
- ✓ Second: Member of Al-Taif Group Development Committee
 - Do feasible study to operate (Anwar Al-Taif Tourism Company)and get approved by Chairman of Board
 - Change and modify (Al-Taoseel Postal Service) Branding theme starting from the logo through the printing materials
 - Develop (AL-Taif Integrated Portfolio Project) which can be defined as an eco-system linked four companies in the group to provide a complete service to the customers

- Do approaches with Q-Card to do business with Al-Taif group like:
 - Cooperation with Shut Al-Arab insurance company to do health care insurance to their employees and card beneficiaries (project status uncompleted)
 - Cooperation with Al-Taif money transfer to distribute (ATM's) in behalf of Q-Card in Al-Rafidain branches.
 - Approach to issue a CO-Branded salary card with USD currency and Visa Branded for their customers.
- Negotiate and sign mutual contract between Al-Taif garage management and Q-Card management to use it as parking spot for their employees
- Do feasible study to establish (Market place website) and get approved by Chairman of Board which resulted with (E-Souq Market Place).
 - Establish the operation processes and procedure for the site.
 - Build the operation team and train them to do the duties.
 - Prepare the printing material for the E-Souq operations.
 - Head the operations of Iraq Market for E-Souq
 - Negotiate with all relevant parties in E-Souq operations (Merchants, productive agents, End user)
 - Follow up operations processes and conduct quality control on them.
 - Process all the refunds to the merchants and manage it.
 - Conduct market survey and check the end users' needs and try to provide in the site
 - Market analyzes on goods and checks their benefit to the customers.

✓ Third: Member of Al-Taif Islamic Bank Development Committee

- Meet with (Core Banking System) providers checking their strong and weak points in the systems and choose the preference between them
- Prepare and coordinate between the TPP and the system provider to do the integration between the two systems
- Run negotiation with every part provide a software technology and do assessments on the systems

✓ Forth: Member of Al-Taif Group construction Committee

- Do feasible study to build offices and accommodation suits in Al-Taif garage roof

- Prepare the construction map for the project.
 - Send the recommendation to Al-Taif Group board of directors
 - Receive approval from the board and start working on the project
 - Handle the project to execution committee to start the operations
- ✓ Fifth: Representative to Al-Taif Group in the following events and festivals
- TEDex Baghdad 2016 as coordinator for Al-Taif sponsorship team with TEDex Management
 - Organize and manage the lunching festival for Al-Taif VISA Card the new project as part of financial inclusive week.
 - Coordinator of the Iraqi Photographer show with Al-Taif Management 2017
 - Coordinator with Doctors Associations as part of scientific conference 2018
 - Coordinator and principle contact with first Iraqi Insurance conference 2018
 - Coordinator and principle contact with Iraqi Travel Market conference 2018

j. Languages knowledge

English fluent (Speak, Write & Read)

k. Favorite sport:

Football, basketball.

l. Hobbies

- 1- Reading scientific books always with my specialty as Communicational Engineer.
- 2- Attend social saloons to meet new people and make friendships.
- 3- Driving license.
- 4- Have a vehicle.

TRAINING ACADEMY CERTIFICATE

Training Course: Mobile Payments Masterclass
Module: Executive Summary & Expert Course
Date: 29 & 30 March 2017
Issue Date: 30 March 2017

Name Participant: **Wael Subhi**

Location: Beirut, Lebanon



Houssam Soubra
Trainer

Senior Advisor of UL's Transaction Security Division



Berend van Geffen

Executive Director of UL's Transaction Security Division



MasterCard.
Academy



AUTHORIZATION

CHIP

ACQUIRING

CONTACTLESS

CERTIFICATE

CHARGEBACK

MOBILE

CLEARING &
SETTLEMENT

Wael R. Subhi

has completed the Mastercard Academy course

[Introduction to Operations and Technology]



Duabi, UAE

13th - 15th March 2017

Eyad Musharbash and Mutaz Qudah

OFFICIAL MASTERCARD
CERTIFICATE

CERTIFICATE

This is to certify that

Wael Subhi

has successfully completed
Visa First

26/04/2018



Laura Rodrigues
Senior Director, Visa Business School
Visa Inc.



شهادة

يشهد إنتلاف الرابطة والمستشار بأن

وائل رياض صبحي عبد الهادي

قد اشترك في الدورة التدريبية بعنوان

البطاقات المصرفية

التي عقدت خلال المدة من 2017/08/06 الى 2017/08/10

قد انجز متطلبات ما مجموعه (25) ساعة تدريبية فعلية
مع كل ما يلزم هذه الشهادة من شرف وحقوق وإمميزات

منحت في بغداد - جمهورية العراق

رئيس مجلس الإدارة

الأستاذ الدكتور خليل الشماخ

المدير التنفيذي

الأستاذ علي طارق مصطاف

LCP/2017/IR/06081739

أكاديمية المستشار والمدرّب المهني مرخصة من مركز الاعتماد وضبط الجودة لقطاع التدريب والتعليم المهني والتقني - المملكة الأردنية الهاشمية. لتقديم خدمات التدريب في مجال الحاسوب والمهن الإدارية والمالية ، اعتباراً من تاريخ 2017/4/8 ولغاية 2019/4/7 م بقرار معالي وزير العمل رقم تدع / 375/2 بتاريخ 2017/04/17

المستشار والمحاسب المحترف
PROFESSIONAL CONSULTANT & TRAINER
AN ARAB GLOBAL GROUP FOR CONSULTING AND TRAINING SERVICES
المجموعة العربية الدولية لخدمات الاستشارات والتدريب
info@pctgroup.net www.pctgroup.net

TRAINING ACADEMY CERTIFICATE

Training Course: EMV & Payments Masterclass
Module: Executive Summary & Expert Course
Date: 27 & 28 March 2017
Issue Date: 28 March 2017

Name Participant: **Wael Subhi**

Location: Beirut, Lebanon



Houssam Soubra
Trainer

Senior Advisor of UL's Transaction Security Division



Berend van Geffen

Executive Director of UL's Transaction Security Division

