GANIU ABIODUN **AYENI**

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ACCOUNT OFFICER | BANKING OPERATIONS | FINANCIAL RECORDS MANAGEMENT

PROFESSIONAL SUMMARY

Results-driven Account Officer with over 9 years of experience in banking operations, fund transfers, cash management, account reconciliation, and customer relationship management. Proven ability to manage high-volume financial transactions, maintain accurate customer records, ensure regulatory compliance, and prepare operational reports. Skilled in Microsoft Excel, data analysis, financial documentation, and resolving account-related discrepancies. Recognized for accuracy, integrity, and delivering excellent customer service in fast-paced financial environments.

CORE COMPETENCIES

- Account Management
- Account Reconciliation
- Financial Transactions Processing
- Customer Relationship Management
- Cash Management
- Payments Operations
- Fund Transfers (Local & International)
- Financial Reporting
- Regulatory Compliance
- Risk Management
- Record Management
- Accounts Payable
- Accounts Receivable
- Anti-Money Laundering (AML)

PROFESSIONAL EXPERIENCE

Fidelity Bank Plc | October 2015 – Present
Account Operations Officer / Fund Transfer Officer / Cash Officer

- Process and authorize high-volume customer transactions while ensuring compliance with banking policies and regulatory requirements.
- Manage customer account records, updates, and documentation with a high level of accuracy and confidentiality.
- Perform daily account reconciliations and investigate discrepancies to ensure accurate financial reporting.
- Support customers with account inquiries, transaction issues, and banking service requests.
- Prepare operational and management reports using Microsoft Excel and internal banking applications.
- Monitor cash movements, fund transfers, and account activities to ensure accuracy and compliance.
- Review and validate customer documentation for account maintenance and transaction processing.
- Collaborate with internal departments to resolve account-related issues and improve service delivery.
- Maintain regulatory compliance, including AML requirements and internal control standards.

TECHNICAL SKILLS

- Transaction Processing
- Microsoft Excel (Pivot Tables, XLOOKUP/VLOOKUP)
- Data Analysis
- Regulatory Compliance
- Documentation Management
- Customer Service Excellence
- Data Reconciliation
- Data Validation
- Report Preparation
- CRM Systems
- Banking Software Applications
- Account Administration
- Account Reconciliation
- Financial Reporting
- Customer Account Management

EDUCATION

Higher National Diploma, Banking & Finance - 2019

Lagos State Polytechnic

- Financial Regulations and Compliance Monetary and Fiscal Policy
- Banking Operations and Practices

National Diploma, Banking & Finance - 2013

Lagos State Polytechnic

- Financial Regulations and Compliance Monetary and Fiscal Policy
- Banking Operations and Practices

ADDITIONAL INFORMATION

- Advanced proficiency in Microsoft Excel including Pivot Tables, XLOOKUP/VLOOKUP, reporting, and data analysis.
- Strong knowledge of banking operations, account reconciliation, and financial record management.
- Sound understanding of Anti-Money Laundering (AML) requirements and regulatory compliance.
- Excellent analytical, problem-solving, and attention-to-detail skills.
- Proven ability to manage high-volume financial transactions with a high degree of accuracy.
- Strong communication and customer relationship management skills.
- Able to work effectively under pressure and meet strict deadlines.
- High level of integrity, professionalism, and confidentiality in handling sensitive financial information.

PROFESSIONAL TRAINING

- Anti-Money Laundering (AML)
- Basic Banking Operations
- Financial Management
- Quality Management System (ISO 9000:2000)
- Time Management

ACHIEVEMENT

- Processed over 120 fund transfer requests daily while maintaining 99.8% transaction accuracy.
- Reconciled branch and ATM transactions exceeding ₦500 million daily.
- Maintained 100% compliance with AML and internal control requirements.
- Successfully managed high-volume customer account updates and transaction records with minimal operational errors.