

Charbel YOUNES

Senior consultant in digital transformation
Regulatory and data projects

Mobile : +33 06 01 35 64 42

Mail : charbel.younes@gmail.com

City: Rueil –France / Beirut –Lebanon

Linkedin: <https://www.linkedin.com/in/charbel-younes-link>

Key Strengths

Significant experience in regulatory Risk & Data projects Technical-functional experience in digital transformation projects (Waterfall-Model and Safe Agile)

Good knowledge of banking functional mapping, involvement in various topics of functional and application architecture & Data projects

Writing skills and proven adaptability on complex subjects

Fluent in English, French & Arabic

BUSINESS SKILLS

- △ Credit Risk (Basel II, III, IV)
- △ COREP, FinRep, FP&A Reporting
- △ Market Risk, Financial Products
- △ Accounting, Pastdue, Cash Flow
- △ Counterparty and Limit Management
- △ MIFID, EMIR, BCBS239, ANACREDIT, IFRS9 Regulations, New Definition Of Default, GDPR, Regulation (NDOD), Non-Performing Loans (NPL)

TECHNICAL SKILLS

- △ Web services, API, Intégration continue, SCRUM, Big Data, Hadoop, Javascript
- △ Tools: Fermat Gem, Risk Authority, Business Object, BOXI R3, Cognos, Microsoft Office, Clarity, SAS, Clarity, Power BI, Visio, ETL, Aspose, Toad, SQLDeveloper, elasticSearch, Offset, Kafka, S3
- △ Databases: SQL Server, Oracle, MySQL, Access DB, MongoDB
- △ Modeling Tools: MEGA, iServer, Visio
- △ Languages: VBA, MySQL, PL-SQL, Java, Delphi, HTML, C#, C, C++, XML, JSON, Hive, Python, Pyspark

LEVEL OF INTERVENTION

- Architecture study and update of application/data
- repository Drafting of scoping note and breakdown (Epic/User Stories)
- Documentation of the data dictionary
- Definition of testing strategy & implementation follow-up

- Architecture Committee
- Steering Committee
- Project Committee
- PI Planning

TRAINING & CERTIFICATIONS

- △ • 2011 – Engineer, major in Information Systems – CNAM, Paris
- △ • 2005 – Master's Degree in Business Computing, ISAE – CNAM, Paris
- △ • 2003 – Bachelor's Degree in Management Information Systems – Saint Joseph University, Science and Technology
- △ • Repo: Mechanisms, Pricing, and Strategy – First Finance (2016) / AMF Certification (2015) / Banking Risk Management – Cegos (2016) / MCSD – Microsoft Certified Solution Developer (2009)
- △ TOGAF® 10 Certification – In Progress The Open Group | Expected Completion: [09, 2025]

LANGUAGES

- △ English :Fluent
- △ French :Native
- △ Arabic : Native

PROFESSIONAL EXPERIENCE

EY France –Caisse d'Épargne HDF–Paris/Lille/Bruxelles

Since Jan 2025

Leader /Business Relation Manager

Context: Major acquisition program of Nagelmackers, the oldest Belgian bank, by the savings bank of Hauts-de-France. The objective is to implement the necessary flows to align NM tools with the CEHDF IS and the BPCE group across all functional areas.

- △ Confirmation of business use cases and regulatory reporting specific to Nagelmackers in relation to covered banking products, particularly in the areas of Conso/BFC, FINREP, COREP, Financial Management, ALM.
- △ Organization of workshops with the business teams of Nagelmackers and CEHDF to validate use cases and reporting needs, and with BPCE on the ZEN aspect.
- △ Analysis of the existing Nagelmackers IS and ongoing projects to establish a gap analysis on data and processes compared to the principles and methods of integration into the ZEN.
- △ Collection of integration principles for Retail subsidiaries into the ZEN from BPCE teams.
- △ Analysis of the integration methods of Nagelmackers' typical products into the ZEN.
- △ Identification of potential transitional and target tools and technologies.
- △ Determination of action plans and implementation for a tactical transitional integration solution into the ZEN and target.
- △ Definition and formalization of the conceptual data model and the physical data model.
- △ Preparation of meeting minutes with the client Caisse d'Épargne.
- △ Writing of functional specifications for interfaces and test plans, scenarios, and test cases, as well as test data sets.

BPI France

June 2024–Jan 2025

Business Analyst within the Data & AI department

- △ **Context:** Within BPI France, I joined the Data & AI Directorate as MOA Risk (Agile mode) for pastdue microservices and third-party performance (default management) and collateral valuations.
- △ Support the business teams in analyzing discrepancies with legacy engines (data source: Cassiope).
- △ Study, scope, and implement solutions for calculating unpaid amounts (invoice/contract level): leasing, real estate, innovation, subsidies, research tax credit, etc.
- △ Provide real-time unpaid data (microservices architecture for producers & consumers).
- △ Develop the test strategy, write and automate test scenarios for nominal and non-regression cases.
- △ Study optimization of processes (time savings during initial processing).
- △ Organize and participate in backlog prioritization and support IT Risk.
- △ Participate in agile ceremonies (PI Planning, Daily, Demo, Retro, etc.).
- △ Study solutions for collateral valuation (migration of existing data, review of references, and data exposure according to the target architecture).
- △ Support the VPD (shared vision of default) team in consuming third-party and unpaid data (invoice and contract level), review rules, and expose status.

Environment: Credit risk, unpaid debts, overdrafts, AnaCredit, NDOD, third-party repository, collateral, agile methodology, Datalake, Kafka, MongoDB, API, Oracle, SQL Developer, Datastage, Java, VBA, JIRA, Python, Spark, Amazon AWS S3, Cassiope, Elasticsearch, Offset.

PROFESSIONAL EXPERIENCE

BPCE SA-Paris

Product Owner of the Centralized Default Engine (NDOD)

June 2022 – April 2024

- △ **Context:** Within the BPCE group, I joined the Information Systems Directorate as the product owner of the MDC application (centralized default engine).
- △ Support the business teams in drafting the requirements and prioritizing topics.
- △ Assist the IT Risk squad in studying and implementing the target solution and analyzing the SIR and Zen return flows (standardized exchange zone).
- △ Study the solution for the default entry date and its impact on SIR/ZEN.
- △ Participate in the breakdown of user stories and draft detailed specifications with the business analysts.
- △ Communicate delivery milestones and version content to the establishments.
- △ Propose and support the implementation of automated non-regression tests.
- △ Conduct feasibility studies and implement archiving and purging solutions.
- △ Study the performance of the processing chain (daily and monthly).
- △ Prepare the estimation and roadmap with the various teams.
- △ Organize and prioritize the backlog, support IT Risk, and participate in agile ceremonies (Daily, Demo, Retro, etc.).
- △ Review test plans and approve the target solution (end-to-end testing).

Natixis SA-Paris

October 2019 – May 2022

Business Analyst Risk and Stream Leader within the Risk Supervision Directorate SCR COO

Context: Within Natixis, I joined the Risk Supervision Directorate as MOA and stream leader in the NDOD (new definition of default) and NPL (non-performing loans) programs. The SCR COO service is responsible for risk supervision, ensuring the proper implementation of new regulations by the IT department, and liaising with BPCE risk teams.

- △ Study of the existing system and proposal of improvement areas (process, reporting, and data quality).
- △ Stream scoping and solution validation with the product owner and presentation of solution scenarios to sponsors.
- △ Participation in the study of the functional/application architecture.
- △ Implementation of the forbearance module in the credit portal and provision of events at the group default engine level.
- △ Preparation of estimation and roadmap with various teams.
- △ Preparation and facilitation of the project and steering committee.
- △ Support for IT Risk and participation in agile ceremonies (Daily, Demo, Retro, etc.).
- △ Drafting of test plans and approval of the target solution (end-to-end testing).

Environment: Credit files, Credit risk, unpaid debts, overdrafts, credit alerts, Fermat, counterparty and rating repositories, Regulatory reporting, new default (NDOD), non-performing loans (NPL), Watchlist, Data quality, change management, agile methodology, Fermat, Datalake, Hive, PowerBI, Jira.

PROFESSIONAL EXPERIENCE

Société Générale SGCIB

Cross-functional Functional Architect within the Central Architecture Team

Sep 2017 – Sep 2019

Context: Within the Société Générale group, I joined ITEC/ARC/OFA, the central architecture team of the Investment Bank IT Directorate. The department is responsible for functional and application architecture within ITEC and the transformation of processes and information systems to meet business vision by outlining a long-term strategy and vision. Support the business teams in drafting the requirements and prioritizing topics. Δ Scope studies and validate with sponsors and product owners
Scoper les études et validation avec les sponsors et les product owners

- Δ Consolidate the functional application architecture (AS-IS/TARGET).
- Δ Prepare estimation and roadmap with various teams.
- Δ Prepare and facilitate OPCO meetings and participate in steerco.
- Δ Share standards and methods with execution teams and monitor solution deployment after POC validation. **Main studies conducted as a functional architect:**
- Δ SGBT DWH monitoring of TPS (trades & positions system) for collateral allocation.
- Δ Lori-Nostri Cash Accounts Program (BCBS 239).
- Δ Treasury and Payment study for BREXIT.
- Δ Wholesale Data Quality framework DQHUB study (incident management and control results).
- Δ Cross-functional work: Modification of the architecture process in Agile mode and monitoring of architecture leagues.

Environment: Togaf, Data quality, BCBS239, Data Lake, Hadoop, Kafka, Spark, repositories, risk/market chain, IS strategy.

BNP Finance Group-Paris

March 2017 – Sep 2017

Business Analyst-Project manager: Single Stream Program-RADAR

Context: Single Stream Program OFS: which serves to feed the Datawarehouse (Shared reporting space) that will provide the group and entities with centralized, detailed financial data on liquidity and risk. Study of the existing system and proposal of improvement areas (process, reporting, and data quality).

My work as a Risk Business Analyst consisted of:

- Δ Supporting, scoping, and coordinating all stakeholders (Accounting MOA, Management MOA, etc.) from various subsidiaries such as CIB, Personal Finance, and Fortis.

As a cross-functional Business Analyst:

- Δ Collecting user requirements and ensuring compliance with imposed BCBS239 standards.
- Δ Feeding the data dictionary. Δ Implementing the test strategy.
- Δ Reconciling consolidated data, detecting discrepancies, and establishing and monitoring remediation plans.
- Δ Implementing qualification strategies to ensure data quality and proper presentation in reporting tools. The SRS (Shared Reporting Space) addresses regulations such as BCBS239, AnaCredit, and IFRS9.

PROFESSIONAL EXPERIENCE

Dexia- Paris la Défense

BI Project Manager – Credit Risk Reporting Database

Jan 2015 till Feb 2017 :

Context: As part of the upgrade of the Fermat calculator, I took on the role as a BI project manager for the BRRIC (Credit Risk Reporting Database) decision-making base. This database provides users with BO universes to monitor various Basel indicators calculated in Fermat, as well as all exposures and actor data

- △ Drafting requirements and coordinating the production of functional specifications
- △ Writing test plans and executing the described scenarios
- △ Drafting requirements and coordinating the production of functional specifications
- △ Organizing meetings with sponsors and drafting meeting minutes.
- △ Scoping the MO team (4 people). △ Functional and business testing of indicators, production, and user support.
- △ Drafting requirements and coordinating the production of functional specifications.
- △ Tracking and resolving anomalies, monitoring deliveries and production with the English-speaking operator based in Belgium.

Functional environment: Credit risk, Basel 3, Regulatory reporting, limit management.

Technical environment: Risk authority - Fermat, Business Objects..

Dexia-Paris la Défense

From Sep 2009 till Dec 2014

Credit Risk Applications Manager

Context: Within the IT Department of Dexia Bank, Credit Risk Service, responsible for AMOA on credit risk applications (Limits, third-party repository, exposures, ratings, unpaid debts).

Business Analyst:

- △ Feasibility study
- △ Drafting requirements and functional specifications
- △ Meetings with users
- △ Configuration of tools (controls, authorizations, etc.)

Functional testing:

- △ Monitoring of project management and validation of specified modules
- △ Monitoring of implementation, unit tests, integration, and load testing.

Developer:

Rédaction des spécifications détaillées

- △ Project initiation with architects and validation of the technical choice and n-Tier architecture.
- △ Development and participation in the implementation of development standards and methods.
- △ Creation of complex procedures in dynamic SQL.
- △ Creation of prototypes and validation with the team in languages such as C#, ASP.net, HTML, JavaScript.

PROFESSIONAL EXPERIENCE

Omega Financial Solution–Badaro Lebanon

Senior Developer –R&D team

From July 2006 till July 2009

Context:

Project Manager for the migration of Omega Financial Solutions' portfolio and mutual fund management software to a service-oriented model. The solution is a recognized, cost-effective, front-to-back portfolio management solution, used by large and diverse asset management firms, mainly in France and in the Middle East

△ **Omega FS Project (Currently GAIA)**

Migration of the existing system to a service-oriented architecture, integrating an automatic messaging service triggered by changes in the client's position (portfolio).

- **Pre-project phase:** Feasibility study, contact with Microsoft and Borland to validate the technical choice.
- **Development phase:** Technical specifications (n-tier architecture), validation of detailed specifications, test plan, new modules and components development, user acceptance testing and training developers on the new components and methodology.

Functional Environment: Portfolio and mutual fund management, calculation of ratios and performance.

Technical Environment: SQL Server, Delphi, Microsoft, Web Services, XAML, C#

ActiveMania– Beirut Central District Lebanon

Developer

From Sep 2004 till June 2006

Context

△ **MET Project** : fraud prevention for Ministry of Trade and Industry

Software Developer : I Developed a market monitoring and fraud prevention application tailored for governmental use. Implemented a real-time notification system using Notification Services to alert users of critical events, and integrated Microsoft Reporting Services to generate dynamic, data-driven reports. Ensured system reliability, scalability, and security in collaboration with cross-functional stakeholders.

△ **ACTISUITE Project:** Digital Entertainment Solutions

Analyst Developer : I Led the development of the back-office component of a web portal using ASP.NET within an n-tier architecture, optimizing maintainability and scalability. Designed and implemented a Java-based caching solution that significantly enhanced user data download performance. Developed a comprehensive reporting system to deliver key statistics and KPIs, empowering administrators with actionable insights for effective platform management.

Technical Environment: Web Services, HTML, Crystal Reports, JavaScript, ASP.NET, C#, SQL Server, Java, Windows