



# Houssam Eltouny

DUBAI | +971 565992888 | H.M.ELTOUNY@GMAIL.COM | [LINKED IN](#)

Digital Fraud Risk Manager | Operational Risk Manager | Enterprise Risk Manager  
[Askhoras.com](#)

## PROFESSIONAL SUMMARY

UAE based risk leader with 10 years in regulated banking, building and embedding risk management across high growth environments. Supported ERM framework delivery, including risk registers, KRIs, control integration through RCSA, incident governance, and senior management reporting. Regulator aligned execution against CBUAE expectations, with strong depth in fraud risk as a material risk (cards, payments, digital channels, and customer behavior). Data driven operator using Databricks SQL, BI dashboards, and monitoring platforms to translate risk insights into measurable loss reduction and improved customer experience. Independently designed and built Ask Horas ([askhoras.com](#)), an AI powered fraud checker that gives UAE consumers instant assessments of suspicious messages, calls, and links across scams, phishing, and impersonation. Currently leading fraud risk and operations support at Wio Bank, overseeing critical investigations, prevention strategy, and regulatory reporting.

## AREAS OF EXPERTISE

- **Core Risk Expertise:** Built and embedded fraud risk infrastructure (monitoring rules, investigation protocols, policies, SOPs). Provided risk appetite inputs, designed KRIs with thresholds and escalation, and produced management reporting packs. Facilitated RCSAs, supported control design oversight, and monitored control effectiveness. Led or supported incident governance, root cause analysis, and corrective action tracking. Contributed to governance forums, senior stakeholder challenge, and audit issue remediation tracking.
- **UAE Regulatory and Governance:** CBUAE aligned risk and controls implementation, regulatory submissions and evidence readiness. Financial crime and fraud risk governance, FIU reporting automation and QA.
- **Technology, Data and Insight:** Fraud and transaction monitoring platforms: VRM, Mastercard Fraud Center, Feedzai, IMTF, PowerCard. Databricks SQL, Splunk, Metabase, BI reporting and risk analytics.

## PROFESSIONAL EXPERIENCE

**Fraud Risk Manager** Wio Bank, Abu Dhabi | Oct 2024 – Present

- Led cross-functional incident governance for major fraud events, coordinating containment, root cause analysis, corrective actions, and post implementation effectiveness validation.
- Lead fraud risk team managing investigation workflows, case allocation, and CBUAE-aligned regulatory reporting and stakeholder communication.
- Embedded fraud risk controls into the enterprise risk framework through RCSA workshops, control mapping, and effectiveness monitoring across teams.
- Produced senior leadership reporting on loss drivers, control effectiveness, emerging typologies, and recommended risk treatments.
- Developed goAML XML automation tools, reducing FIU reporting turnaround time and streamlining regulatory submissions.
- Designed and maintained fraud detection models using behavioral analytics, transaction velocity, device fingerprinting, and customer risk scoring.
- Revamped fraud risk policy and created operational playbooks for investigation standards and fraud response procedures.
- Drove continuous rule and control optimization to reduce false positives while improving detection and loss prevention outcomes.

## **Enterprise Risk Management, National Bank of Bahrain, Dubai | Mar 2024 – Oct 2024**

- Led development and implementation of the ERM framework for NBB's UAE digital banking expansion, including risk taxonomy alignment, risk register governance, and reporting cadence.
- Built and maintained the UAE risk register, owning refresh cycles, risk acceptance documentation, and action tracking with business owners.
- Designed KRIs and escalation thresholds for UAE operations and produced management reporting packs covering emerging risks and control performance.
- Supported development and refreshed key operational and fraud risk policies aligned to CBUAE expectations and relevant international standards.
- Supported governance packs for senior management and risk committees, including risk deep-dives and thematic reviews.
- Managed audit and control remediation tracking to support UAE expansion readiness and closure of key risk issues.

## **Fraud and Operational Risk Manager, ZAND, Dubai | Dec 2021 – Feb 2024**

*Key contributor to the establishment of the Fraud Risk Team, entrusted with the critical responsibility of devising robust fraud rules for card transactions and payments. Engage with C-suite level leaders to devise strategies that improve the overall banking experience.*

- Established fraud risk operations from ground up, building team of 4 analysts and developing investigation protocols
- Designed and implemented 30+ fraud monitoring rules for card transactions and digital payments using VRM, IMTF, and Splunk
- Supported CRO in operational risk management including RCSA workshops, incident response, and risk reporting
- Partnered with Technology and Operations teams to deploy real-time fraud monitoring infrastructure and detection systems
- Analyzed fraud trends and customer data to optimize detection rules, balancing fraud prevention with customer experience
- Assessed operational risks for new product launches and business initiatives, providing risk mitigation recommendations

## **Financial Fraud Analyst - Cards & E-Channels Fraud Control & Authorization,**

Dubai Islamic Bank, Dubai | Sept 2015 – Dec 2021

*Managed card fraud control and authorization, achieving significant fraud loss reduction through real-time monitoring and detection techniques.*

- Personally achieved AED 13M+ in fraud savings (2019) through enhanced detection rules and real-time transaction monitoring
- Monitored and analyzed card transactions in real-time to identify suspicious patterns and prevent fraudulent activity
- Implemented fraud detection rules and scenarios resulting in significant reduction of fraud losses
- Collaborated with card networks and merchants to investigate and resolve fraud cases efficiently

## **EDUCATION**

**B. Com with Business Administration, Alexandria University, Egypt**

## **TRAINING & CERTIFICATIONS**

**Certified Fraud Examiner, Association of Certified Fraud Examiner, Dubai | 2022**

**Key Risk indicators in Risk Management, Emirates Institute of Finance, Dubai | 2016**

**Certified in Banking Operations, Products and Operations, Emirates Institute of Finance, Dubai, | 2015.**