

MOHAMED AAQIB

Commercial Sales Representative

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Al Nahda 2, Dubai, UAE



PROFILE

Dynamic and highly qualified AML Analyst with extensive knowledge of identifying and researching the patterns, trends and anomalies in complex transactional and customer data to detect, prevent, mitigate and report suspicious activity related to money laundering and terrorist financing. Further, experience on selling products and meeting customer needs while obtaining orders from existing or potential sales outlets. Self-Motivated and highly organized with an exceptional work ethic.

WORK EXPERIENCE

Finwin Commercial Brokers – Dubai, UAE

Commercial Sales Representative (From March 2023 – Current)

- Establishing rapport with potential clients through phone calls and face-to-face meetings to identify needs and determine solutions.
- Selling products or services (Credit cards) to businesses or individuals through in-person presentations or over the phone
- Recommend financial services and products (credit cards) to meet client needs.
- Presenting proposals to prospective clients in an effort to secure new business
- Maintaining customer relationships by following up with clients after an initial sale has been made, offering advice about new products or services that may be of interest

HSBC HDPL – Colombo, Sri Lanka

Analyst Transaction Monitoring (February 2015 – November 2022)

- Experience in handling Transaction Monitoring (TM) alerts for clients of Wealth & Personal Banking customers (Individuals), Commercial Banking and Global Banking and Markets Customers (Entities) including reviewing and refreshing KYC of the respective customers specifically on UAE region.
- Undertake analysis on transaction monitoring alerts using internal sources such as KYC systems and external sources such as World-check to detect unusual transactions.
- Experience in reviewing KYC of small, medium, and large corporate customers to determine financial crime risks.
- Experience on production orders requested by central bank and providing the requested data within stipulated deadlines along with supporting documents (UAE reg.
- Inventory Handling and ensuring that the work split is done across multiple sites working on the UAE FCR Process.
- Coaching new staff in the team to bring them up to the required standards.
- Creating data packs to provide monthly updates to the regional teams.

- Constantly liaising with the Lines of Business to ensure that RFI deadlines are met and also the quality of RFIs raised are of expected standard.
- Recognized as an SME of the Team (Subject Matter Expert)
- Reviewing KYC data in order to analyze transactions data and where required trigger event-driven KYC triggers to the business area.

Razak & Sons (PVT) LTD – Colombo, Sri Lanka

Sales Executive (From 2012 - 2014)

- Confirming orders from the customers
- Checking customers pending payments
- Assisting customers on Showroom.
- Attending to customer complaints and queries related to Goods

KEY ACHIEVEMENTS

- Awarded “Star of the month” awards during Rewards and recognitions held within the organization (HSBC).
- Conducted side by side sessions on process work flow with Senior Management and received positive feedback (HSBC).
- Contributed to TM scenario optimization project in 2016 and TM scenario effectiveness testing project in 2018 as a Subject Matter Expert (HSBC).
- Responsible for cascading procedure updates to the team (HSBC).
- Managed operational MIs for the team (HSBC).

CORE COMPETENCIES/ SKILLS

- Excellent understanding in AML, KYC, Sanctions, and Financial Crime Risks.
- Experience in providing AML training as an SME with experience in investigations where the role requires attention to detail.
- Effective delivery of learning solutions to ensure Key Performance Indicators (KPIs).
- Experience in successfully working in a target driven work environment.
- Team player with excellent leadership skills.
- Address complex process issues and communicate effectively with stakeholders at all levels of management.
- Identify and undertake projects as needed to improve process and application of policies and procedures.
- Decisive, direct and flexible in responding to constantly changing environments
- Ability to assist with audits, compliance evaluations and monitor progress.
- Ability to multi task and the ability to analyze multiple systems simultaneously
- Organized and flexible with productive time management skills
- Excellent verbal and written skills in English - Using concise, clear, appropriate language
- Excellent knowledge of Excel, Word and PowerPoint applications and AML related systems such as World Check.
- Excellent understanding in report writing, alert analysis and MI Maintenance.
- Strong research skills and strong organization skills.

EDUCATIONAL QUALIFICATIONS

- G. C. E Advanced Level – Commerce
Amal International School
Year – 2011
- G. C. E Ordinary Level
Mukarramah International School Colombo
Year – 2008

PERSONAL DETAILS

- Full Name – Mohamed Ashraf Mohamed Aaqib
- Date of Birth – 27th April 1992
- Marital Status – Married
- Nationality – Sri Lankan (Currently residing in UAE on work visa)
- NIC – 921180454V
- Passport No. – N10043377
- Languages – English, Tamil & Sinhala

Non-Related Referees

Taniya Wijayakumar
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Yoganathan Prasanthan
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HSBC HDPL
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I hereby declare that the above-mentioned information to be true and lawful to the best of my knowledge and will serve you to the best of my ability given the opportunity.

Signature: Mohamed Aaqib

Date: 15 March 2023