



MUHAMMAD ALI BILAL, CAMS

Branch Compliance Officer

CONTACT

- +971543978679
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- Dubai, United Arab Emirates
- English, Hindi, Urdu

PROFESSIONAL SKILLS

- AML Expert
- Fraud Analysis
- Database Management
- KYC Management
- Customer Due Diligence (CDD)
- Audit & Compliance
- Money Laundering Investigations
- Process Improvement
- Customer Handling
- Results-Driven
- Data Analysis & Reporting Framework
- Leadership Qualities
- Initiative Driven

IT SKILLS

- MS Office (Excel, Word, PPT)

CERTIFICATIONS

- Certified **Anti Money Laundering Specialist**, CAMS
- Certified in **Continuous Professional Development** (CPD), Alert Investigation
- Certified **Cryptocurrency Professional**, AML Base

SUMMARY

AML Compliance Specialist with **9+** years expertise, experienced with **Banking Domain** to identify any potential fraud, money-laundering, and terrorist financing risks, draft suspicious activity reports for your investigation in line with regulatory expectations, and file suspicious activity reports at scale. Responsible for ensuring the compliance of all internal and external parties with the laws and regulations that govern their business. Passionate about risk mitigation control with a diverse background of fraud and anti-money laundering in the financial industry.

EXPERIENCE

Branch Compliance Officer | Al Fardan Exchange

May 2021 - Present

- Promote a collaborative culture of compliance, providing AML subject matter expertise to business and operations teams.
- Participate in the design and delivery of AML training programs, large and small in scale, including coaching and mentoring.
- Conduct, and perform quality control relative to, a variety of investigation types, including suspicious activity, sanctions, and enhanced due diligence.
- Review monthly and daily transaction alerts, client trading activity, client file review, conducts due diligence searches and metrics.
- Maintain an understanding of AML regulations; current money laundering schemes; and investigative techniques required to detect such schemes.
- Recognize and escalate high risk suspicious activity to Compliance Management for possible law enforcement and/or regulatory referrals.

Teller/ Branch Compliance Officer | Al Ghurair Exchange

Aug 2019 - May 2021

- Cash checks, savings withdrawals and makes cash advances; confirms all necessary documents are properly authorized, are in proper form and are within authorized limits; makes decisions when questionable items are presented for cashing or depositing at foreign currency exchange.
- Expert in processing transactions associated with foreign currency exchange, money transfers, collection of payments, inward remittance additionally performing Global Remittances Executions and Forex Money Exchange.
- Develop and maintains customer relationships by calling on prospective customers, identifying prospects, establishing suitable methods of contact and determining appropriate products and services.

REWARDS & RECOGNITIONS

- Recognized with **Best Performer Award**, Al Fardan Exchange

HOBBIES

- Reading Books
- Watching Series
- Listening to Music
- Traveling
- Professional Networking

- Perform Customer Due Diligence (CDD) and handle deposits, withdrawals, money orders, cashier checks, travelers checks and advances on daily basis.
- Partner with internal business partners on regulatory items, business development initiatives and product / service enhancements.
- Work with internal business partners to educate and provide information for new and existing clients, including ad-hoc requests and inquiries.

Relationship Manager | Bank Al Falah

Apr 2018 - Dec 2018

- Execute strategic and tactical plans to manage business development productivity and portfolio quality, and to meet financial targets.
- Identify the potential customers and provide end to end support regarding new account opening, client onboarding and completing KYC activities for the clients.
- Identify, prioritize, and develop strategies for high-value retention, expansion, and acquisition of customer relationships by delivering knowledgeable advice and solutions.
- Engage relevant business and bank partners in team-based customer development with expert delivery.
- Leverage local market networks and centers of influence to identify, prospect, and pursue business opportunities to hit market goals.

Relationship Manager | Bank of Punjab

Jul 2016 - Apr 2018

- Strengthen and deepen relationships with clients, over new account opening, KYC completion, managing several banking functions, deliver constant monitoring of the client's perception of the quality of services, partner with business leads to maintain strong focus on client service and requirements.
- Responsible for achievement of organic, incremental growth, new business committed revenue, and overall target revenue goals with assigned client(s).
- Prepared account plans and delivers business overviews to internal stakeholders for assigned client(s) to include but not limited to pipeline, trending, and year over year analysis.

PREVIOUS EMPLOYMENT

- **Relationship Manager** | Soneri Bank Limited | Mar 2013 - Jul 2016

EDUCATION

- **Masters Of Business Administration** | Superior University, Sahiwal | 2011