



Regan Flavian Braganza

CAMS.

+971501269892

reganbraganza@gmail.com

Dubai United Arab Emirates

CERTIFICATIONS

- **ACAMS - A Certified Anti Money Laundering Specialist**

SKILLS

- Financial Management
- Staff Management
- Compliance
- Sales and Marketing
- Customer Service
- Relationship Building
- Leadership
- Communication
- Reporting
- Analytical Skills
- Training & Development
- Process Improvement
- Problem Solving

TRAINING

- AML & CFT
- Fighting Modern Slavery and Human Trafficking
- KYC, CDD & EDD
- Global Sanctions
- Financial crime
- Trade base Money Laundering(TBML)
- Fraud Prevention

PROFESSIONAL SUMMARY

Financial professional with strong knowledge of Anti-money Laundering, Substantial experience and outstanding skills in Compliance Management, Customer service and Operation Management, with more than 16+ years of experience; accustomed to working in top-notch financial institutions including UAE Exchange Centre and HDFC Bank India; with the ability to complete the assigned task within the given time frame with accuracy, excellent interpersonal skills, Meticulous, Conscientious and results-driven attitude.

WORK HISTORY

Mar 2022 – May 2023 (Part Time)

Compliance Analyst-Bespoke Real Estate

- Conduct assigned file testing and process reviews ensuring fulfillment of consumer regulatory requirements.
- Document compliance controls and assess control effectiveness through compliance or process risk assessments.
- Monitoring sources that publish regulatory changes and interpretations.
- Help evaluate the business impact of a regulatory change.
- Communicate identified issues including written reports or summaries explaining issues identified in testing, risk assessments, business impact analysis, change events, etc.
- Create and retain complete and appropriate documentation for assignments.
- Work with Manager to ensure identified issues are remediated.
- Complete assigned research and report findings
-

November 2012 - Current

Branch Manager, UAE Exchange Centre LLC, Dubai, UAE

- Managed and developed a team of 22 staff, providing guidance and support to help them achieve their targets
- Compliance Monitoring - evaluating and measuring the state of the compliance process
- Monitored the financial performance of the branch, analyzing reports and taking corrective action as required to ensure that financial targets were met
- Ensuring generation of 100% SOP with adherence to norms defined by management
- Providing all data and other information required by the external and internal auditor
- Review audit issue
- HR & staff-related operations for smooth functioning of the workflow
- Monitoring internal control

ACCOMPLISHMENT

- ACPD Remittance target achievement for 2017
- ACPD Revenue target achievement 2017

EDUCATION

MBA, Finance Management

Kazian Global School Of

Business Management,

Mumbai, India

Post Graduated In , Business

Management &

Communication

Mahatma Gandhi

University, Meghalaya, India

Bachelor of Computer

Applications

Mangalore University,

Mangalore, India

LANGUAGES

English

Advanced

Arabic

Beginner

Kannada

Bilingual Proficiency

Hindi

Bilingual Proficiency

Malayalam

Conversant

- Conducting staff meetings, and town hall meetings on a regular basis
- Supervising and training new staff as per company guidelines
- Eradicating the risk of cash differences by closely following the cash transaction processes and ensuring timely deliveries
- Assisting the staff with balancing & verification related queries for better functioning
- Analyzing, verifying and approving compliance requirements for all dealings
- Approving all corporate transactions (Remittance & FC) and High-value transfers after verification
- Verifying new and updated Corporate registration(KYB) and send to Compliance division
- Replying to AML queries from the compliance department after scrutinizing
- Keeping and maintaining records of all transactions and sending them to CSM
- Obtaining approval for high-risk customers and PEP before proceeding with a business deal
- Filing SAR and STR to the Chief compliance officer as per CBUAE guidelines
- Developing and maintaining risk assessment framework for products and services, geographic location and customers
- Ensuring compliance with current AML regulations and other relevant legislation
- Train the staff on updated and tailored AML Policies and procedures
- Monitoring and approving inward and outward funds movement of a branch
- Tallying and verifying ledger accounts for different accounts
- Balancing funds and advising supervisors of cash position or discrepancies
- On-time monitoring of branch accounting and cheque clearance to release transactions on time besides submitting monthly reports without delay
- Preparing reports on PMS and target achievement of employees
- Booking and Quoting FC deals while analyzing real-time market trends
- knowledge regarding the WPS system, Forex and banking services & Handling WPS registration procedures and assisting clients in processing their salary using the WPS system
- Identifying potential companies for corporate dealings and smart pay
- Formulating strategies and plan to achieve the target
- Conducting Corporate visits for Corporate Onboarding for new and existing

June 2008 - October 2012

Supervisor /Compliance Officer, UAE Exchange Centre LLC, Dubai, UAE

- Monitor day-to-day transactions and collect all relevant and supporting documents relating to the source of funds and purpose of remittance
- Monitor transactions which are bound to reach high-risk countries, customers, or amounts
- Monitor transactions of branch employees to ensure that transactions are within their profile
- In case of any unusual transactions (SAR or STR), the same must be reported to Country Compliance Head
- Maintain Oversight on customer onboarding and a periodic review of customers (Corporate)
- Completing Customer Due Diligence (CDD) on new clients and conducting Enhanced Due Diligence (EDD) on existing clients (periodic Review) based on their risk category and recommending for exiting or continuing business relations
- Investigating and assessing alerts for potential money laundering risks involved in transactions concerning the client's KYC profile within the agreed TAT and accuracy

HOBBIES

- Reading Books
- Listening Podcast

PERSONAL DETAILS

- Marital Status - Married
- Nationality- Indian
- Valid UAE driving license
- Visa Status- Employment Visa

- Proactive monitoring for suspicious activities & escalation of Operational Risk/Fraud to the Head of Risk & AML
- Keep an updated report of investigations on EDD conducted, STR filed, Sanctioned cases, and any other suspicious & fraudulent activities
- Ensured that all transactions were completed accurately and efficiently and that all customer service issues were resolved in a timely and professional manner.
- Developed and implemented processes and procedures to improve efficiency and customer satisfaction.
- Monitored the financial performance of the branch, analyzing reports and taking corrective action as required to ensure that financial targets were met.
- Conducted compliance audits to ensure that the branch complied with all relevant laws and regulations.
- Implemented security measures to ensure the safety of employees and customers.

June 2007 - May 2008

Customer Service Representative, UAE Exchange Centre LLC, Dubai, UAE

- Provided exceptional customer service, resolving any complaints or issues that arose.
- Completed all transactions accurately and efficiently, ensuring that all relevant documentation was completed and filed correctly.
- Maintained a high level of product knowledge, ensuring that all customers were provided with accurate and up-to-date information.
- Assisted in the development and implementation of sales and marketing strategies

April 2006 - December 2007

Sales Executive, HDFC Bank Limited, Bangalore, India

- Responsible for approaching prospective individuals, Corporate, Business Houses, and Institutions to open Savings, Current Accounts with banks and to sell credit cards
 - Visiting already applied credit card customers for collecting required mandatory documents
 - Enhancement & deepening of existing relationships by cross-selling products and services as per the profile & needs of the customer
 - Retention of customers by providing the best possible services and Maintaining good relationships
 - Error-free documentation for all account openings and all customer instructions (Stop payments, FD Closure, etc.)
 - Work very closely with Bank Branches and be responsible for selling specified products of the bank
-