

ABDUL ASHIF, CAMS



Dubai, UAE



+971 502717718



abdulashifpc@gmail.com



PROFESSIONAL SUMMARY

Certified and Regulatory Approved AML/ CFT Compliance Officer with a demonstrated history of working in the Financial Service Industry for more than 5 years. Exceptional knowledge and skills include creating and implementing Policies and Procedures, Sound KYC programs, Effective System Deployments, etc.

WORK HISTORY

HORIZON EXCHANGE – DUBAI

JAN 2023 – PRESENT

ALTERNATE COMPLIANCE OFFICER (CB-UAE APPROVED)

- Act as a central liaison for the institution, facilitating communications with staffs, management, Regulatory, and competent authorities on ML/FT matters.
- Assume Compliance Manager's responsibilities on his absence, ensuring seamless operations.
- Ensure day-to-day operations strictly adhere to industry's ML/TF risk management policies, fortifying defenses against financial crime risks.
- Review and optimize the compliance program, aligning the institution with the highest standards of compliance.
- Manage customers and correspondents' Onboarding, Transaction Monitoring, Sanctions Screening, and Risk Assessments.
- Conduct continuous monitoring to identify high-risk and suspicious customers/transactions, proactively mitigating potential risks.
- Skillfully respond to Regulatory/Local Police matters and queries.
- Proactively submit Suspicious Transaction Reports to the FIU.
- Develop and execute highly effective Anti-Financial Crime training programs, addressing ML/FT risks and financing of illicit organizations.
- Actively educate employees through comprehensive AML/CFT typologies and countermeasure training sessions.
- Expertly settle Internal, AUP, and regulatory audits, ensuring prompt and accurate compliance with audit requirements.
- Conduct thorough gap analysis to ensure a high level of compliance with current laws and regulations.
- Provide detailed reports to the Compliance Committee and Board of Directors, offering proactive solutions for risk management.

- Diligently prepare Bi-Annual Compliance Reports, demonstrating dedication to transparency and adherence to regulations.
- Timely review and submit periodic reports required by the Central Bank.
- Conduct Annual KYC Reviews for clients, correspondent agents, and products.

DELMA EXCHANGE – DUBAI

DEC 2018 – NOV 2022

ASSISTANT COMPLIANCE/ SANCTIONS OFFICER

- Clients, Products & Services were on-boarded with appropriate AML/CFT Measurements & Controls.
- ISTRs & ISARs were investigated and potential ML/TF Activities/ Transactions were reported to the Counties' FIU.
- Identified and mitigated control gaps and deficiencies using strategic methods.
- Annual KYC Review was done for clients, correspondent agents and Products.
- Lots of system enhancements were done for Effective Compliance Culture
- On-boarded PEP and DNFBP customers and, transactions were monitored.
- Risk Assessment Methodology was implemented across the company.
- Enhanced Monitoring applied for high-risk and corporate transactions.
- Transaction Monitoring, Sanctions Screening and Risk assessments.
- Conducted Thematic reviews, Quality reviews, Branch audits, etc.
- Settled multiple Audits including External & CB-UAE.

BRANCH OPERATIONS SPECIALIST

- Executes Individual and Corporate remittance to desired countries.
- Earned management trust by serving as a key holder, opening and closing the store.
- A to Z branch operations were done including teller, Cashiering & Branch Operations.
- Managed documents, reports, etc.

EMIRATES EXCHANGE – ABU DHABI

JUL 2017 – MAY 2018

CUSTOMER SERVICE OFFICER

- Executes Individual and Corporate remittance to desired countries.
- Assisted customers with their concerns, made follow-ups and rectified complaints.
- Organized and maintained transaction vouchers, invoices and documents in the appropriate format as per company policies.
- Prepared Daily Reports, Monthly reports, and Balance sheets, Checked and verified vault cash and system cash if it is tally.

SKILLS & AREA

Fraud Prevention, Risk Management, Client On-Boarding, Transaction Monitoring, Sanctions Screening, Documents Control, Suspicious Reporting, Audit, Quality Assessment, Staff Training, etc.

KNOWLEDGE & EXPERIENCE

- SYMEX, SMARTEX, SMART CHECK, TRAX, SWIFT, REFINITIV, DOW JONES, MS OFFICE, GO AML, IEMS.
- Attended 50+ Hours of AML/CFT-related sessions, Webinars, Conferences, CPDs, Trainings, etc.
- Provided 50+ Hours of Trainings related to AML/CFT, Financial Crime & Fraud Prevention, etc.
- 50,000+ retail and corporate transactions were conducted while working in the branches.
- 50,000+ retail and corporate transactions were verified while working as a compliance officer.
- 500+ corporate customers were on-boarded while working as a compliance officer.

CERTIFICATIONS & QUALIFICATIONS

- Certified Anti-Money Laundering Specialist (CAMS)
- Pursuing MBA
- Bachelor in Commerce, Annamalai University (Distance Education) – India

ADDITIONAL INFORMATION

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| <ul style="list-style-type: none">• Nationality: Indian• DOB & Age: 02.10.1994 (29)• Languages: English, Arabic, Hindi, Malayalam | <ul style="list-style-type: none">• Driving License: Abu Dhabi• Visa Status: Employment |
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