

ABU ZAFAR MOHAMMED SALEH

AML Analyst Officer



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CAREER OBJECTIVE

Certified Anti Money Laundering Specialist (ACAMS) with more than 5 years of experience in Exchange Houses Industries in the UAE. My career has been marked by a meticulous commitment to ensuring compliance with Anti-money laundering (AML) regulations and a profound understanding of AML procedures and laws. I possess an extensive understanding of AML procedures and regulations. I excel in conducting comprehensive fraud investigations and Global Anti-Money Laundering Screening. My passion for risk mitigation control is driven by a diverse background in fraud and AML within the financial industry stay abreast of current trends in the AML field, enabling me to anticipate and adapt to emerging challenges and regulatory shifts have successfully developed and implement AML compliance programs in alignment with UAE regulatory requirements. My meticulous approach has led to the identification and resolution of numerous money laundering incidents, ensuring proper documentation and reporting has played a vital role in fostering a culture of compliance within organizations and offering training and guidance to colleagues. My dedication to process improvement has resulted in more efficient and effective AML procedures

SKILLS

Excellent communicator Team player Confident & Self-motivated

Able to act with a minimum of supervision Strong investigational, analytical, ethical and problem-solving skills

Ability to hit the ground running AML Sanctions Screening KYC, CDD, EDD

Suspicious Transaction Detection and Reporting Transaction Monitoring Analysis

Designing and Implementation of AML Policy

EXPERIENCE

COMPLIANCE EXECUTIVE, Deira, Dubai

Dinar Exchange, February 2022–Present

- Reviewed and updated AML/CFT Policy and procedures with applicable laws
- Performing Enhanced Due Diligence on High-Risk Accounts onboarding request for Corporate Customer
- Developed Compliance training initiatives and materials, educating staff on regulations
- Sanctions Screening conducted before the execution of any transaction against the ("UN Consolidated List), the UAE Cabinet Local Terrorist List). Highlight any AML/CFT concerns or suspicions to ACO/CCO or their delegate

- Written processes and procedures for the escalation and clearing of potential sanction matches against the sanction rules and AML rules using the Point-of-sale platform
- Transaction Monitor alerts generated by the AML/CFT System and conduct appropriate reviews to facilitate the closure of alerts or further investigation/reporting. Highlight any AML concerns or suspicions to ACO/CCO or their delegate
- STR or SAR file without any delay report to the FIU using the "goAML" portal when reasonable grounds are established to suspect money laundering, terrorist financing under the customer Transaction
- Work with the team to implement necessary conformance with findings, document control, and regulatory reporting
- Responding to all reasonable requests, and queries, related to a request for information, Freeze/ Unfreeze / Close accounts and withdraw checkbooks, etc. which receive from various law enforcement sources FIU/ Local law-enforcement, in an accurate and timely manner using the IEMS Portal
- Conduct quarterly high risk rating reviews and assist in the preparation of reports to management.
- Conduct ongoing monitoring/analysis of customers for possible changes to risk rating.
- Recommend and support escalation of unusual or potentially suspicious activity to the AML team for investigation and SAR filing.
- Assist management to perform all internal and external audits, the quality review process, and examinations.
- Assist management to complete the annual AML/CFT Enterprise-wide Risk Assessment

COMPLIANCE EXECUTIVE, Deira, Dubai

Capital Exchange, January 2020–January 2022

- Developing, modifying, and implementing compliance policies and procedures
- Develop, or oversee the development of, the institution's AML/CFT risk assessment
- Submit Suspicious Transaction Reports (STR), Suspicious Activity Reports (SAR), or other report types without any delay to the FIU
- Cooperate with and provide the FIU with all information it requires for fulfilling its obligations
- Develop and execute AML/CFT training programs considering all relevant risks of ML/FT and financing illicit organizations including the ways/means for addressing them
- Prepare Bi-Annual Compliance Reports
- Develop and execute AML/CFT training programs considering all relevant risks of ML/FT and financing illicit organizations including the ways/means for addressing them
- To ensure the group has the necessary systems to facilitate compliance with the Central Bank of UAE / local Anti-Money Laundering (AML) regulations
- Compliance Manual, and the status of any necessary corrective action

COMPLIANCE OFFICER, Deira, Dubai

Al Mona Exchange Co LLC, January 2017–December 2019

- Design an appropriate AML/CFT Program to remain compliant with applicable AML/CFT Laws, Regulations, Notices, Standard
- Develop, or oversee the development of, the institution's AML/CFT risk assessment
- Establish and maintain appropriate AML/CFT policies, procedures, processes and controls
- Ensure day-to-day compliance of the business against internal AML/CFT policies and procedures;
- Act as the key contact point regarding all AML/CFT-related matters/queries from the Central Bank, FIU, and any other competent authorities

- Receive suspicious transaction or activity alerts from employees and analyze them to take appropriate decisions to report all suspicious cases to the FIU
- On-going monitoring of transactions to identify high-risk, unusual, and suspicious customers/transactions, and ensuring that transaction monitoring systems are appropriate and functioning as designed
- Submit Suspicious Transaction Reports (STR), Suspicious Activity Reports (SAR), or other report types without any delay to the FIU
- Develop and execute AML/CFT training programs considering all relevant risks of ML/FT and financing illicit organizations including the ways/means for addressing them
- Provide necessary reports to the Board of Directors on all AML/CFT issues, on a quarterly basis at a minimum
- Arrange to retain all necessary supporting documents for transactions, KYC, monitoring, Suspicious Transaction Reporting, and AML training for the minimum period for record retention
 - Prepare Bi-Annual Compliance Reports

BRANCH OPERATIONS MANAGER, Deira, Dubai

Al Mona Exchange Co LLC, January 2009–December 2016

- Dealing in foreign currency, in all major currencies with the ability to monitor and track Rates
- Trading in all major and cross currencies such as GBP/USD, EUR/USD, USD/JPY, USD/CHF, USD/CAD, AUD/USD & NZD/USD.
- Responsible for the efficient and timely processing of customer transactions including cash, draft, and electronic funds transfer transactions
- Ensure that the company's Anti-Money Laundering policies and procedures are strictly adhered to
- Ensure the safekeeping for any money and/or any other valuables entrusted to them by the company and will be liable for any discrepancies that may arise
- Responsible for preparation and checking of Telex Transfer vouchers (swift) (IBAN)
- Maintaining of cash register and reconciliation of same
- Day to day accounts posting, preparation of monthly statements, Preparation of Inter Branch Statement
- TT\ DD SETTLEMEN Handling and Controlling the Branch in the absence of the Branch Manager
- Preparation of Western Union Product, IME, ARY SPEED REMIT, TRANSFAST, Turbo Cash, Money Gram, Express Money on daily wise

EDUCATION

CONTINUING PROFESSIONAL DEVELOPMENT (CPD) IN AML/CFT, Dubai, United Arab Emirates

AJMS GLOBAL, January 2023

CONTINUING PROFESSIONAL DEVELOPMENT (CPD) IN AML/CFT, Dubai, United Arab Emirates

Vertex Compliance, January 2022

CAMS (CERTIFIED ANTI-MONEY LAUNDERING SPECIALIST) , Dubai, United Arab Emirates

ACAMS, August 2021

CAMS CERTIFICATION PREPARATION COURSE, Dubai, United Arab Emirates

Zabeel International Institute of Management & Tec, June 2020

**BACHELORS OF COMMERCE- IN ACCOUNTING, BUSINESS LAW, AND ECONOMICS ,
Noakhali-Bangladesh**

Chatkhil Panchgaon Mahbub Govt. College, July 2007

HIGH SCHOOL DIPLOMA, Noakhali,Bangladesh

Joyag M.L High school, January 2001

CERTIFICATIONS

- CAMS (Certified Anti-Money Laundering Specialist)

LANGUAGES

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| <ul style="list-style-type: none">• English
Fluent | <ul style="list-style-type: none">• Bengali
Native |
| <ul style="list-style-type: none">• Hindi
Fluent | <ul style="list-style-type: none">• Urdu
Fluent |

REFERENCES

MR.VINAL VENUGOPALAN CROWE MAKE-Dubai UAE

Compliance Auditor Friend

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