

# JOWIN SAM SUHIRTHARAJ

Certified Anti-Money Laundering Specialist

+971 50 122 5495 

jowinsamsuhirtharaj@gmail.com 

Deira, Dubai - UAE 

## SUMMARY

Dynamic and detail-oriented **Risk and Fraud Prevention Officer & Certified Anti-Money Laundering Specialist** with over **2 years of experience in the Money Exchange**. Expert in developing and implementing robust risk management frameworks and fraud detection strategies, significantly reducing fraud occurrences, minimizing risk exposure, and analyzing the transactions. Also having strong knowledge in CBUAE regulatory compliance and completed **CAMS** which helps me to understand the international AML/CFT/CPF standards. Strong communicator, known for exceptional skills in collaborating with internal and external stakeholders to foster a culture of risk awareness.

### EDUCATION

#### Bachelors of Mechanical Engineering

Noorul Islam University  
2014 - 2018 Tamilnadu, India

### PROFESSIONAL CERTIFICATIONS

- CAMS**

Certified Anti Money Laundering Specialist  
Completed on May, 2023

- CRMS**

Certified Risk Management Specialist in  
TFS UAE (DOLFIN - EOCN)

### OTHER CERTIFICATES

- TFS - Sanction Evasion, Typologies and Red Flags (EOCN - April, 2022)
- CPF - Combating Proliferation Financing and Sanction Evasion (EOCN - Oct, 2022)
- Best Practices of Countering Proliferation Financing (EOCN & ICA - Jan, 2023)
- Sharing Information Between Public and Private Sector (EOCN & UNCCT - Feb, 2023)
- Countering the Financing of Proliferation (EOCN & RUSI - May, 2023)
- TFS Guidelines for FIs, DNFBs, and VASPs (K2Integrity - Aug, 2023)
- United Nation Sanction Obligation & FATF Recommendations (K2Integrity - Aug, 2023)
- TF Emerging Trends, Sanction Evasion Developments & Updated Typologies (EOCN & ICA - Oct, 2023)
- Countering The Financing of Terrorism "Investigations and New Technologies" (EOCN - Nov, 2023)

### SKILLS

- Analytical Skills
- Investigative Skills
- Risk Assessment
- Patience and Persistence
- Critical Thinking
- Documentation and Reporting
- Training and Education
- Time Management

### TECHNICALSKILLS

- Microsoft Excel
- Microsoft Word
- Power Point
- Outlook

### LANGUAGES

- ENGLISH
- TAMIL
- MALAYALAM

### CURRENT JOB DETAILS

#### RISK & FRAUD PREVENTION OFFICER

**Institution:** Desert Exchange  
**Working Since:** 2022  
**Location:** Deira, Dubai - UAE

# PROFESSIONAL EXPERIENCE

## **Certified Anti-Money Laundering Specialist & Risk Officer**

Desert Exchange. | 2022 - Present

- Conducted risk assessments quarterly and submitted the reports to the Owner and General Manager.
- Maintained effective risk register to track the recorded risk elements.
- Analyzed the data and conducted interviews with the relevant department heads & staffs to identify the risk elements.
- Implemented the mitigation plans and keep tracking them to find out the effectiveness of the mitigation plan.
- Maintained Fraud incident register and submitted the reports quarterly to the Owner and General Manager.
- Drafted Risk Management Policy & Procedure, and Anti-Fraud Management Policy, which was approved by the General Manager.
- Also Drafted EWRA reports for the years 2022 & 2023, which has been submitted to the owners also submitted to CBUAE during the Audit.
- Drafted Consumer Protection Policy and Procedure which is approved by the General Manager.
- Identified Gaps in the Core banking system and worked along with the software vendor to update the Core banking system.
- Maintained CBUAE portals (**UAEPNG, UAEASR, CBUAE Smart Service System for Emiratisation**), also maintained Other Major portals **UAEFIU-IEMS portal & GPSSA** portal.
- Identified Gaps in the Core banking system and worked along with the software vendor to update the Core banking system.
- Assisted General Manager on day to day works and prepared tailored reports as per the management request.
- Being part of 3 CBUAE audits (CBUAE AML/CFT financial crime audit, CBUAE Market Conduct audit, and CBUAE BSD audit) and prepared documents for submission.
- During the audits interacted with the CBUAE examiners and submitted the reports to them.
- Updating the CBUAE prohibition notice names of entity and individuals in the core banking system.
- Provided trainings to the cashiers, IT Department, and Compliance department.
- Reviewing Daily transaction vouchers and raised ISTR's for the suspicious transactions. Also, errors and mistakes in the transactions vouchers recorded and provided trainings for the cashiers.
- Reviewed the corporate customers documents and conducted site visits along with the compliance department.
- Being part of Mid Management involved in the major committee meetings.

## **Events & Conferences**

- Attended FERG 11th Annual Financial Crime Summit, 2023.
- Attended FERG Techno Meet, 2023.

## DECLARATION

I hereby declare that all the above furnished details are true and best to my knowledge, and belief.



In recognition of the successful completion of certification testing requirements,  
ACAMS and its Advisory Board affirm that

**Jowin Sam Suhirtharaj Edwin Selvakumar**

REFERENCE N° ER-005125672

maintains core competencies and essential knowledge in the  
anti-money laundering field and bestows the designation of

**CERTIFIED ANTI-MONEY LAUNDERING SPECIALIST**

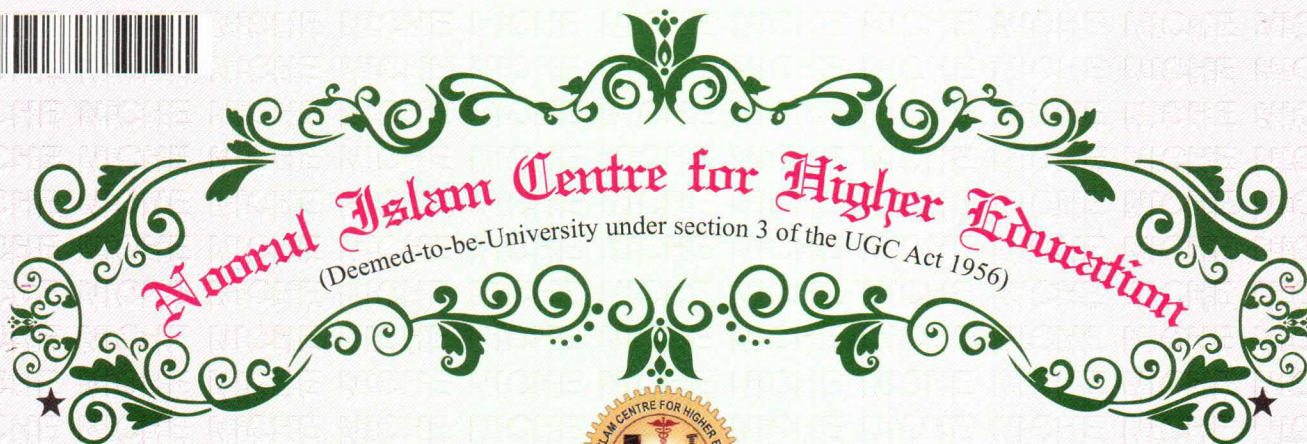
On this day, the 1st of May, 2023



**Scott Liles**  
Chief Executive Officer

**Markus Schulz**  
Chair of the Advisory Board





Reg. No.: **0114217069**

The Board of Management of the **Noorul Islam Centre for Higher Education** hereby makes known that **JOWINSAMSUHIRTHARAJ E** has been admitted to the **Degree of Bachelor of Engineering in Mechanical Engineering** under the *Faculty of Mechanical Engineering*, having completed the prescribed programme of study under regular mode and having been certified by the duly appointed examiners to be qualified to receive the same, and has been placed in **FIRST CLASS** at the Examination held in **May 2018**.



*Given under the seal of the University*

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Dated :

30 NOV 2018

Kumaracoil-629 180  
Kanyakumari Dist.,  
Tamil Nadu  
India.

  
Controller of Examinations



  
Registrar

  
Vice-Chancellor



# CERTIFICATE OF ATTENDANCE



The Executive Office For Control & Non-Proliferation  
Presents This Certificate To:

***Mr. Jowin Sam Suhirtharaj Edwin selvakumar***

For participating in the training session titled  
**TFS - Sanction Evasion, Typologies and Red Flags**  
Money Service Businesses and Registered Hawala Service Providers

*Talal Al Teneiji*

HE. Talal Al Teneiji  
Director of EOCN

# Certificate

This is to certify that

Mr./Mrs./Ms **JOWIN SAM SUHIRTHARAJ EDWIN SELVAKUMAR**

having **INDIAN** nationality has attended a regular course in

**Preparation for ANTI MONEY LAUNDERING - I**

and having completed the required modules with **2** hours of training

and fulfilled all other requirements is awarded this certificate by


**Future Target Institute**

Conferring all the rights, honors and privileges pertaining thereto, to which we, the undersigned

duly attest this day **31-07-2022**

Student ID: **FTI-AML-1010**



  
Academic Director





# Certificate

This is to certify that

Mr./Mrs./Ms **JOWIN SAM SUHIRTHARAJ EDWIN SELVAKUMAR**

having **INDIAN** nationality has attended a regular course in  
**Preparation for Certified Anti-Money Laundering Specialist (CAMS)**

and having completed the required modules with **32** hours of training  
and fulfilled all other requirements is awarded this certificate by

**Future Target Institute**

Conferring all the rights, honors and privileges pertaining thereto, to which we, the undersigned  
duly attest this day **25th-September-2022**

Student ID: **FTI-CAMS-1039**





## CERTIFICATE OF ATTENDANCE

The Executive Office For Control & Non-Proliferation  
Presents This Certificate To:

***Mr. Jowin Sam Suhirtharaj Edwin Selvakumar***

For participating in the workshop titled

***CPF Week - Combatting Proliferation Financing and Sanction Evasion***

24 - 27 OCTOBER 2022

**Talal Al Teneiji**  
Director of EOCN

**Rashid Al Mannaei**  
Director of TFS Department, EOCN

Session Date : 24-27 October 2022  
SN : 221027131804480EOCN8494-13



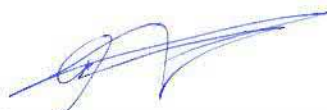
# CERTIFICATE OF ATTENDANCE

The Executive Office For Control & Non-Proliferation  
Presents This Certificate To:

***Mr. Jowin Sam Suhirtharaj Edwin Selvakumar***

For participating in the webinar titled

***Best Practices for Countering Proliferation Financing***



**Talal Al Teneiji**  
Director of EOCN



**Rashid Al Mannaai**  
Director of TFS Department, EOCN

Session Date :17 January 2023  
SN :230118175835667EOCN18100-1018



# CERTIFICATES OF ATTENDANCE

The EOCN & UNOCT would like to present this Certificate to

***Mr. Jowin Sam Suhirtharaj Edwin Selvakumar***

For Participating in the Workshop Titled

***Sharing of Information Between Public and Private Sector***

Held on January 31- February 1, 2023

**Dubai, United Arab Emirates**

Session Date :31 Jan - 1 Feb  
SN :230203112329305EOCN21427-1020

**Talal Al Teneiji**  
Director of Executive Office for  
Control and Non-Proliferation

**Rashid Al Mannaiei**  
Director of TFS Department  
EOCN

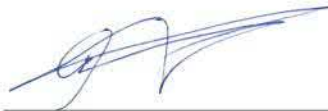


# CERTIFICATE OF ATTENDANCE

The Executive Office For Control & Non-Proliferation  
Presents This Certificate To:

***Mr. Jowin Sam Suhirtharaj Edwin Selvakumar***

For participating in the webinar session titled  
***TFS Implementation, Ownership & Control,  
and Combating Sanction Evasion***



**Talal Al Teneiji**  
Director of EOCN



**Rashid Al Mannaai**  
Director of TFS Department, EOCN

Session Date : 15-16 February 2023  
SN : 230221090333855EOCN23150-1022



## CERTIFICATE OF ATTENDANCE

This certificate is awarded to

***Mr. Jowin Sam Suhirtharaj Edwin Selvakumar***

For Attending the Summit titled  
Countering the Financing of Proliferation  
17 - 18 MAY 2023



**Talal Al Teneiji**

DIRECTOR OF EXECUTIVE OFFICE FOR  
CONTROL AND NON-PROLIFERATION

Session Date : 17-18 May 2023  
SN : 230523100616879EOCN29271-1025



# CERTIFICATE OF COMPLETION

THIS CERTIFICATE IS PRESENTED TO

Jowin Sam Suhirtharaj Edwin selvakumar

FOR SUCCESSFULLY COMPLETING

United Nations Sanctions Obligations & FATF Recommendations  
Exam

Instructional Delivery Method: DOLFIN

11th August, 2023



# CERTIFICATE OF COMPLETION

THIS CERTIFICATE IS PRESENTED TO

Jowin Sam Suhirtharaj Edwin selvakumar

FOR SUCCESSFULLY COMPLETING

United Nations Sanctions Obligations & FATF Recommendations  
Exam

Instructional Delivery Method: DOLFIN

11th August, 2023



# CERTIFICATE OF COMPLETION

THIS CERTIFICATE IS PRESENTED TO

Jowin Sam Suhirtharaj Edwin selvakumar

FOR SUCCESSFULLY COMPLETING

TFS Guidelines for FIs, DNFBPs, and VASPs Exam

Instructional Delivery Method: DOLFIN

23rd August, 2023



# CERTIFICATE OF ATTENDANCE

This certificate is awarded to

***Mr. JOWIN SAM SUHIRTHARAJ EDWIN SELVAKUMAR***

For Participating in the webinar titled  
**TF Emerging Trends, Sanction Evasions Developments and  
Updated Typologies**

**Talal Al Teneiji**

DIRECTOR OF EXECUTIVE OFFICE FOR  
CONTROL AND NON-PROLIFERATION

Session Date : *3rd Oct 2023*  
SN : 231014102430747EOCN31402-1028



# CERTIFICATE OF COMPLETION

THIS CERTIFIES THAT

Jowin Sam Suhirtharaj Edwin selvakumar

---

HAS SUCCESSFULLY COMPLETED

Guidance on Counter Proliferation Financing for FIs, DNFBPs, and VASPs E-Learning Plan (1 hour 30 minutes)

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DATE

5th October, 2023

**K2**Integrity



# Certificate of Completion

This certificate is proudly awarded to

*Jowin Sam Suhirtharaj Edwin Selvakumar*



FOR SUCCESSFULLY COMPLETING

4 Hours Training in

**Counterfeit Detection & Fraud**

ON 7TH NOVEMBER, 2023

**Ms. Komal Jajoo**  
PARTNER & CO-FOUNDER  
HAYFORD



**Mr. Shamil K.P**  
ADMINISTRATION MANAGER  
FERG



IN RECOGNITION OF THE KNOWLEDGE, SKILLS, AND JUDGMENT GAINED IN  
IDENTIFYING, ASSESSING, AND MANAGING SANCTIONS-RELATED RISKS ON A GLOBAL BASIS,

**Jowin Sam Suhirtharaj Edwin selvakumar**

HAS MET THE REQUIREMENTS TO QUALIFY AS A

**CERTIFIED RISK MANAGEMENT SPECIALIST**  
**IN**  
**TARGETED FINANCIAL SANCTIONS (UAE)**

DOLFIN ACADEMY IS THEREBY AWARDING THIS DESIGNATION  
EFFECTIVE AS OF 11 NOVEMBER 2023



MARK "CHIP" PONCY JR.  
Chairman, DOLFIN Advisory Board



TALAL ALTENEIJI  
Director of The Executive Office of  
Control and Non-Proliferation



ARTHUR D. MCGLYNN  
Senior Managing Director, DOLFIN



# CERTIFICATE OF PARTICIPATION

THIS CERTIFICATE IS PRESENTED TO

**Jowin Sam Suhirtharaj Edwin Selvakumar- Desert Exchange**

FOR SUCCESSFULLY COMPLETING THE TRAINING ON

***IT Disaster Recovery and Business Continuity Program***

November 14th 2023

Course Date

3.5 Hours

Course Duration

Online

Delivery Method



**PIJUSH DAS**

Director – Training & Development  
Crowe Academy Professional &  
Management Training



**SHAMIL K.P**

Administration Manager  
FERG



# CERTIFICATE OF ATTENDANCE

This certificate is awarded to

***Mr. JOWIN SAM SUHIRTHARAJ EDWIN SELVAKUMAR***

For Participating in the Workshop titled  
**Countering the Financing of Terrorism**  
**“Investigations and New Technologies”**

**Talal Al Teneiji**

DIRECTOR OF EXECUTIVE OFFICE FOR  
CONTROL AND NON-PROLIFERATION

Session Date : **15-16 November 2023**

SN : 231127111942016EOCN35398-1029



# Certificate of Completion

This certificate is proudly awarded to

*Jowin Sam Suhirtharaj Edwin Selvakumar*



FOR SUCCESSFULLY COMPLETING  
**ADVANCED AML/CFT TRAINING - 4 HOURS TRAINING COURSE**

ON 12-12-2023

**Ms. Komal Jajoo**  
PARTNER & CO-FOUNDER  
HAYFORD



**Mr. Shamil K.P**  
ADMINISTRATION MANAGER  
FERG





# Certificate of Completion

This certificate is proudly awarded to

**Jowin Sam Suhirtharaj Edwin Selvakumar**



FOR SUCCESSFULLY COMPLETING

**BASIC AML TRAINING - 4 HOURS TRAINING COURSE**

18-01-2024

**Ms. Komal Jajoo**  
PARTNER & CO-FOUNDER  
HAYFORD



**Mr. Shamil K.P**  
ADMINISTRATION MANAGER  
FERG



# Certificate of Completion

This certificate is proudly awarded to

**Jowin Sam Suhirtharaj Edwin Selvakumar**

FOR SUCCESSFULLY COMPLETING

**Counterfeit Currency Detection – 4 Hours Training Course**

**23-01-2024**

**Ms. Komal Jajoo**  
PARTNER & CO-FOUNDER  
HAYFORD



**Mr. Shamil K.P**  
ADMINISTRATION MANAGER  
FERG