

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



Noorul Islam Centre for Higher Education
(Deemed-to-be-University under section 3 of the UGC Act 1956)



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

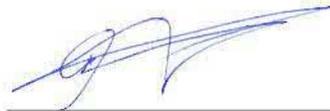
CERTIFICATE OF ATTENDANCE

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 Mannaeh
Director of TFS Department, EOCN

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 Manna'ei
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 Manna'ei
Director of TFS Department, EOCN



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



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

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)

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

المكتب التنفيذي
للمراقبة وحظر الانتشار
EXECUTIVE OFFICE FOR
CONTROL & NON-PROLIFERATION



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 ALTENEJI
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

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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