



MARIA QURESHI

Financial Services Representative

Senior Customer Service Teller with 9 years of extensive experience in the Finance domain, working as a branch compliance Officer very well versed in KYC analysis, corporate onboarding in B2B sales, multi-tasking, capable of maintaining good relationships with existing customers and enhancing internal and external customer satisfaction thereby achieving organizational objectives.

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WORK EXPERIENCE

Branch Compliance Officer AL FARDAN EXCHANGE LLC

2022 - Present

Sharjah, UAE

- Performing due diligence and risk assessment on new onboarding applications from Corporate, B2B & Charity businesses before submission to the Compliance manager.
- Periodically reviewing KYC and KYB records to ensure completeness of client profiles which includes verifying that due diligence has been performed to regulatory standards.
- Supervision of transaction monitoring activity (Payments and Deposits) in line with compliance policies must be followed and also checking of all AML tools i.e., Cross-border receiving payments, OFAC (Office of Foreign Asset Control) considering before taking action.
- Liaising with the engagement team to obtain necessary documentation to meet AML requirements across various jurisdictions.
- Perform risk screening of all clients, mainly for High-risk clients, PEP's and report adverse media findings to MLRO.
- Maintaining records of KYC and KYB documents of all clients.
- Preparing Suspicious Activity Reports (SAR/STA) related to transactions.
- Resolving audit observations and requirements if any.

Teller / Customer Service Officer AL FARDAN EXCHANGE LLC

2015 - 2022

Sharjah, UAE

- Supervises tellers and their cash drawers, balances and audits the cash drawer according to policy and schedule
- Responsible for the daily balancing of the systems and the cash drawer.
- Ensure optimum productivity and high-quality service to customers.
- Recognized for outstanding customer service, receiving a 95% positive rating in customer feedback surveys.
- Took the lead to generate the 100% growth retention of our premium HNI customers in our client onboarding process and to update various product knowledge.
- Maintained customer satisfaction rate of 95% for the entire duration of employment.
- Controlling utility VAS & remittances like insurance payments, and national bonds services.
- Reporting any untoward incident to the related department heads and top management
- Identified each customer with the appropriate valid ID/PP depending on the amount of money sent or received to prevent money laundering and scams.

EDUCATION

Masters of English Literature (Linguistics & Stylistics) Islamia University Bahawalpur

2006 - 2008

PAKISTAN

- 2 months linguistics course
- Win 3rd prize in English debate competition

Bachelor of Science /B.Ed. (Science)

Islamia university Bwp /Lahore University of Education

1999 - 2003

- Botany/Zoology/Chemistry
- B.Ed. (Science)

PERSONAL & PROFESSIONAL SKILLS

Anti Money Laundering

Team Work

Banking Operations

Complaints Handling

Dealing Cash & FCY

Interpersonal Skills

UAE Banking Regulations

Problem Solving

Time Management

Analytical & Reporting

Conflict management

Communication skills

Suspicious Transactions

Operational Compliance

VOLUNTEER EXPERIENCE

Volunteer Teacher:
Ummul Qura School BWP, PAK

CERTIFICATES & COURSES

Revised AML training by CBUAE

Anti-Fraud & Risk Mitigation advance yearly

Revised counterfeit & fake currency modules.

AFEX internal STR/STA/VAS/SOPs.

Enhanced due diligence module.

Advance corporate customer onboarding process

AANI instant national payment system

Effective Soft Communication Skills module.

LANGUAGES

ENGLISH

Full Professional Proficiency

URDU

Native or Bilingual Proficiency

ARABIC

Professional Working Proficiency