

# Jiwan Sah, MBA

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## | Compliance and Audit | Customer Relationship | Banking and Financial Operations |

Experienced financial services professional with an MBA and extensive expertise in regulatory compliance, AML, KYC, and financial crime prevention. Proven track record in customer onboarding, reporting, and risk management within the banking and financial services sector. Adept at conducting thorough due diligence, identifying suspicious activities, and ensuring compliance with statutory regulations. Demonstrated leadership in training, process optimization, and quality assurance, enhancing operational efficiency and customer satisfaction. Proficient in data analysis, financial reporting, and utilizing CRM software for streamlined operations. Multilingual with a commitment to maintaining high standards of integrity and regulatory adherence.

### Area of Expertise

- Regulatory Compliance
- Anti-Money Laundering (AML)
- Know Your Customer (KYC)
- Transaction Processing
- Customer Onboarding
- Transaction Monitoring
- Suspicious Transaction Reporting
- Enhanced Due Diligence (EDD)
- Fraud Detection
- Risk Management
- Audit and Review
- Financial Reporting
- Data Analysis
- Microsoft Excel Proficiency
- Financial Crime Prevention
- Customer Due Diligence (CDD)
- Documentation and Reporting
- Quality Assurance
- Cash Management

### WORK EXPERIENCE

#### Al Fardan Exchange- Dubai, UAE

08/2022 - PRESENT

##### Officer- Branch Due Diligence/ Customer Experience

- Successfully identified and reported multiple suspicious transactions through meticulous monitoring, resulting in the timely filing of ISTRs. Played a key role in mitigating potential financial risks and ensuring compliance with anti-money laundering regulations.
- Conducted thorough site visits for high-value corporate clients, providing detailed customer visit reports. These reports were instrumental in assessing the legitimacy and financial health of clients, contributing to informed decision-making.
- Led the monitoring of large value transactions, identifying anomalies and ensuring compliance with internal policies and regulatory frameworks. This proactive approach helped in detecting and preventing fraudulent activities.
- Compiled exhaustive Enhanced Due Diligence (EDD) reports for high-risk customers, ensuring that all necessary information was documented and analyzed. This practice enhanced the company's ability to assess and mitigate risks associated with complex transactions.
- Conducted regular training sessions and briefings on new policies and regulatory changes, ensuring that all staff members were up-to-date with the latest compliance requirements. This initiative helped maintain a high level of compliance awareness and adherence throughout the organization.
- Created and implemented client outreach strategies to reach clients for missing documents, resulting in a 10% increase in document submission rates and enhanced compliance with regulatory requirements.
- Verification and registration of corporate customer, resulting in a reduction in onboarding times while ensuring compliance with KYC (Know Your Customer), AML (Anti-Money Laundering), and all statutory regulations.

#### Federal Exchange- Dubai, UAE

10/2021 - 07/2022

##### Customer Relation Executive

- Processed over 150 retail and corporate transactions daily including money transfers, foreign currency exchange, cash and cheque transactions, remittances, demand drafts, payments, investment services, value added services, deposits, WPS- Payroll, withdrawals, payouts, cards, and other financial products and services with 100% accuracy and efficiency, and as per central bank UAE guidelines.
- Ensured strict adherence to regulatory requirements and internal policies in all customer onboarding and document verification activities, maintaining the integrity and reputation of the organization.
- Ensured branch compliance with all regulatory requirements and internal policies by conducting regular audits and reviews, leading to a 100% compliance rate and minimizing the risk of regulatory penalties or sanctions.

- Trained 10+ new employees on cash handling, customer service protocols, and compliance requirements, leading to a 20% reduction in training times and improved team performance, showcasing strong leadership and mentoring skills.

**Trans guard Group LLC- Abu Dhabi, UAE**

**09/2019 - 09/2021**

### **Transtrack System Operator (Centralized Cash Operation- Cash Services)**

- Monitor and interpret transit business performance metrics, including suspicion services, cash management, route optimization, and security protocols in specified time frame, to identify areas for improvement and optimize operational efficiency.
- Dispatched over 200+ crew members daily for cash and valuables collection/ deliveries, ATM/ CDM/ SCDM replenishment activities efficiently, meeting daily operational requirements and service excellence.
- Decreased average handling time per customer by 10%+ by optimizing workflows, leveraging Transtrack/ CRM software, and implementing process automation, resulting in improved service delivery.
- Increased operational efficiency by 15% through the optimization of route planning and scheduling, utilizing GPS tracking technology to streamline cash collection and delivery processes, reducing overall transit times.
- Implemented rigorous cash control measures and fraud detection protocols, reducing cash discrepancies by 15% and minimizing potential losses, aligning with industry standards for risk management and security.

**Trans guard Group LLC- Dubai, UAE**

**04/2018 - 08/2019**

### **Cash Custodian Team Leader (Cash Services)**

- Perform replenishment and clearance of Automated Teller Machines (ATM), Cash Deposit Machines (CDM) cash and cheques, payment kiosk machines and other cash management activities as per service level agreements, standard operating procedures, security procedures, and safety regulations.
- Led a team of cash in transit professionals in the safe and secure transportation of cheques, cash, precious metals, sensitive documents and other valuable items, to and from various client locations, maintaining confidentiality and compliance, resulting in enhanced customer satisfaction and positive customer journey.
- Reduced customer complaints by 15% through the introduction of a streamlined complaint resolution process and enhanced communication channels, improving customer satisfaction and loyalty.
- Achieved 100% compliance with regulatory standards and internal policies by maintaining detailed transaction records and preparing for audits, reinforcing the company's reputation for reliability and regulatory adherence.
- Maintained a 99.9%+ accuracy rate in cash counting and reconciliation by meticulously following established procedures and employing advanced counting equipment, minimizing discrepancies and ensuring reliable cash management.

## **EDUCATION**

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Singhanian University - Masters of Business Administration - Finance, 2022

## **PROFESSIONAL SKILLS**

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- Microsoft Office products (Word, Excel, PowerPoint) and Google Suite (Docs, Sheets).
- Multitasking, time management, attention to detail, organizational, problem solving, data entry, team player, analytical, communication and team management skills.

## **PROFESSIONAL CERTIFICATIONS AND TRAININGS**

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- Fintech: Foundations, Payments, and Regulation by Wharton University of Pennsylvania.
- Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) by AML Base.
- Best Usage of Risk-Based Approach by AML Base.
- Fundamentals of digital marketing by Google.

## **LANGUAGE COMPETENCIES**

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English, Hindi, Urdu, Nepali, Maithili, Bhojpuri.