

NAHAS NASIMUDEEN

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Career Summary: Certified Anti Money Laundering Specialist with a background in financial services, specializing in Payment Investigations and Internal Controls. Proven expertise in AML compliance, fraud prevention, and processing diverse financial transactions.

CERTIFICATION

Certified Anti - Money Laundering Specialist

Oct 2023

Association of Certified Anti-Money Laundering Specialists

WORK EXPERIENCE

Sharjah Islamic Bank, Sharjah, UAE

October 2021 – Present

Officer – Remittance Investigation

- Responsible and accountable for AML transaction monitoring, investigate and access system generated AML alerts in SWS for customers who breach threshold for daily, weekly, or monthly scenario.
- Reviewing AML alerts with an objective to understand the business model and identify any ML/TF or other financial crime element if involved.
- Drafting queries and interacting with front end team (Branch/Business) for clarifications on suspicious transactions by raising RFI.
- Proactively handle AML-related queries, report fraudulent transactions, and initiate necessary actions in compliance with regulatory requirements.
- Identifying Trade based money laundering and provide advice on complex cases in trade investigation.
- Proficiently initiate and manage MT and CB transactions including 103,199,202,192, ensuring accurate and timely processing.
- Orchestrated the retrieval and analysis of Anti-Money Laundering (AML) queries from diverse banks, ensuring rigorous data collection from branches in alignment with Enhanced Due Diligence (EDD) protocols.
- Managed the resolution of AML rejected payments, collaborating with relevant departments to confirm details and promptly crediting funds back to customers' accounts, showcasing a commitment to regulatory compliance and efficient financial risk management.

Skills Learnt: Communication Skills, AML Compliance, Problem-solving and Attention to Detail & Policy Adherence.

Sharjah Islamic Bank, Abu Dhaj, UAE

December 2014 – October 2021

Senior Teller

- Spearheaded AML compliance oversight, ensuring daily transactions align with UAE Central Bank regulations, and provided guidance on AML principles to colleagues.
- Proactively recommended tailored bank products and services to both current and prospective customers, showcasing a deep understanding of client needs.
- Efficiently processed an average of 30+ daily transactions, including deposits, withdrawals, and payments, maintaining accuracy and adherence to established procedures.
- Played a key role in onboarding new tellers by conducting training sessions on institutional processes, offering mentorship throughout the learning period, and addressing queries.
- Effectively communicated and explained bank services, financial products, and associated fees to enhance customer understanding and satisfaction.
- Meticulously documented account actions, capturing customer and banking information, and ensured the collection of required documentation for transaction records.
- Demonstrated expertise in ICCS, managing Image Cheque Clearing System posting, and overseeing outward clearing processes.

- Proficiently issued Banker's cheques, Manager's cheques, and Demand Drafts, with accurate journal posting of vouchers for comprehensive record-keeping.

Skills Learnt: AML Compliance Oversight, Transaction Processing, Training and Mentorship, Documentation and Record-Keeping, ICCS Expertise & Issuance of Financial Instruments

Al Ansari Exchange LLC, Abu Dhabi, UAE

June 2008 – November 2014

FCY Cashier

- Executed sales, exchange, and refund transactions with efficiency, minimizing customer waiting time and enhancing overall service experience.
- Conducted precise cash counts during branch opening and closing, ensuring accurate financial records.
- Delivered essential training to new staff, focusing on operational processes and customer service practices.
- Managed daily sales and purchases of worldwide currencies, demonstrating proficiency in foreign exchange operations.
- Facilitated seamless international transactions, including remittances to various destinations.
- Fostered excellent client satisfaction through the provision of professional and courteous customer service.
- Addressed diverse customer queries, delivering accurate information about products and services.
- Cultivated and maintained friendly yet professional customer interactions, contributing to a positive and welcoming atmosphere.

Skills Learnt: Transaction Execution, Cash Handling and Financial Accuracy, Foreign Exchange Operations, Customer Service Excellence, & Problem Solving and Information Delivery

EDUCATION

University of Kerala, Kerala, India

2017-2020

Bachelor of Commerce | Advanced Accounts, Costing and Company Law