

# MARIA QURESHI

Phone: +971566215117 | Email: mariaqureshi81@gmail.com | Address: Dubai, United Arab Emirates

LinkedIn: <https://www.linkedin.com/in/mariaqureshi/> | DL: A valid UAE DL



## PROFESSIONAL – SUMMARY:

9+ Years UAE experienced /Branch Compliance Officer/ Teller / Customer Service Officer with hardcore expertise in **Foreign Exchange and Banking Industry**. Adept in money exchange operations, customer complaint handling, branch operations, international transfer, foreign currency and cash management. Proven ability to implementing and maintaining effective compliance system, capable of maintaining good relationships with existing customers and enhancing internal and external customer satisfaction thereby achieving organizational objectives.

## EMPLOYMENT – HISTORY: Al Fardan Exchange LLC Dubai

✓ Branch Compliance Officer Additional Role (Jan 2022- June 2024)

✓ Teller & Customer Service Officer (Sep 2015 – June 2024)

## PROFESSIONAL KEY – ACHIEVEMENTS:

- Enhanced **customer satisfaction and retention** rate by implementing proactive **customer centric approaches** resulting in improved brand image of the organization.
- Recommended and **implemented strategies** to improving customer service system and procedures.
- Well versed in standards and regulations of **Central Bank of UAE, compliance, and anti-money laundering policies (AML), suspicious transaction reporting (STR), performing enhanced customer due diligence (ECDD)** and updating KYC as per AMLCTF.
- Earned the **Top Customer Service Operations Voice Badge** by LinkedIn.

### Br. Compliance Officer

- Responsible of monitoring overall branch performance, achievements, productivity, staffs training, business Income.
- Answering enquiries regarding foreign exchange regulations and advising on the timing and extent.
- Ensure optimum productivity and high- quality service to customers.
- Comply with International Laws, standards, and regulations.
- Resolve customer complaints and if needed bring to higher authority.
- Managing difficult situations with customers and providing them with a solution.
- Ensure that all transactions conducted comply with these policies and procedures both locally and internationally.
- Identify suspicious activities and filing.
- Performing enhanced customer due diligence ECDD on high value transactions.

### Customer Service Teller

- Supervises tellers and their cash drawers, balances, and audits the cash drawer according to the policy.
- Searches for the cause of an overage or shortage when a teller's drawer does not balance correctly.
- Assist branch manager on daily branch operations.
- Processing daily transactions such as remittance to India, Indonesia, Sri Lanka, Bangladesh, Philippines, Canada, United States, Euro countries and United Kingdom.
- Advising customers and tellers for making remittance, currency exchange, demand drafts, telex transfer, electronic transfer and good knowledge on foreign exchange regulations, Western Union System and advising on the timing and extent.
- Oversee AML compliance of the unit with respect to daily transactions as per the UAE Central Bank.
- Taking bulk amount of FCY orders for individuals and companies.
- Prepare End of day report & cash reconciliation.
- Preparing utility remittance like insurance payment, national bond and other services.
- Reporting of any untoward incident to the related department heads and top management.

## PROFESSTIONAL SKILLS:

Branch Operations | Customer & Employee Satisfaction | Processing Transactions | Operational Compliance | Anti-money Laundering | International Remittance | Managing Tellers | Documentations & Reporting | Suspicious Transactions | Compliant Handling | Dealing Cash & FCY | Policies & Procedures |

**PERSONAL SKILLS:**

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Customer Service Skills | Organizational Skills | Analyzing & Reporting | Communication Skills | Technology Proficiency & Utilization| Citrix & CRM Software| Microsoft Office Management |Time Management Skills| Problem-Solving Skills | Artificial Intelligence & Machine Learning | Typing |Data Entry | Chatbot AI | Canva |

**EDUCATION BACKGROUND:**

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**Masters in English Language & Literature General (Stylistics – Linguistics) (2007 – 2009)**  
The Islamia University of Bahawalpur      Awarded **3<sup>rd</sup> Prize** in an English debate competition

**PROFESSIONAL TRAINING & CERTIFICATIONS:**

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**Anti Money Laundering**

- AML & KYC Policies and Procedures
- Anti Money Laundering & Combating Terrorism Financing
- Anti-Fraud & Risk Mitigation Advance Module
- Branch due Diligence Modules
- KYC & CDD Foundation Training
- CPD certified Training for Fundamental Principles of Anti-Money Laundering

**Customer Service**

- AI & ML in Business Banking
- Certified Customer Service Professional (PMI)
- Effective Soft Communication Skills Problem Solving & Trouble Shotting
- Advance Corporate Customer on-boarding

**Cash Handling**

- Anti-Fraud & Fake Currency
- Foundation of Business Banking
- Typing Skills by RATATYPE with 35 WPM

**LANGUAGES SKILLS:**

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- Urdu      Native
- English   Professional
- Arabic    Working Knowledge