



# Muhammad Arbab Arshad Khan

Compliance Officer at Universal Assets Bank

Experienced and driven Compliance Officer with a proven track record of helping to lead companies by ensuring they are functioning in complete Compliance with all national and international rules and regulations. I possess excellent communication skills, allowing for the cultivation of positive and mutually beneficial business relationships, while keeping strong ethics at the forefront of my goals. I bring forth a superior knowledge of Compliance laws and regulations, as well as standard business law. Accomplished Compliance Officer with experience specializing in blockchain applications and in financial services. Adept at leading development teams and projects that significantly improve financial systems and user experiences. Eager to apply deep industry knowledge and technical skills to innovative projects at a cutting-edge fintech startup.

## Contact Info

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AI Muraqqabbat Al Wasl building near Hyatt Place, Dubai  
Dubai, UAE  
Dubai, United Arab Emirates

## Strengths & Skills

- Administrative Skills
- Documentation
- Familiarity with CRM systems and practices
- MS Excel- VLOOKUP formula
- KYC Onboarding
- Multitasking
- Organisational skills
- TMS Standards
- Sumsub Integration
- Block-Chain
- Corporate Monitoring
- MS Excel
- FIU Queries
- FATCA & CRS Reporting
- Team Building
- Risk Analysis
- STR & SAR Reporting
- Risk Based Approach
- Database Administrator
- Crypto Monitoring
- GO AML
- IEMS Query
- MS Office
- Supervisory Skills
- Onboarding Standards
- Online Banking App Launch

## Academics

Title	Institute	Score	Date
BS English Literature & Language (4 Years)	Islamia University of Bahawalpur, Bahawalpur	3.5 CGPA	2020
Graphic Designing and Website	Punjab Vocational Council, Bahawalpur	80%	2018
Intermediate	Government Sadiq Egerton College., Bahawalpur	85%	2016
Matriculation	Moon System of Education, Bahawalpur	60%	2012

## Certifications

Title	Authority	Date
Continous Professional Development(CPd)	Hayford Integrated Training Institute UAE	Starting February 2024
Continous Professional Development(CPD)	Hayford Integrated Training Institute UAE	Starting December 2023

## Experience 5 years

Company	Designation	Duration	
Universal Assets Bank	Compliance Officer	Mar 2024 - Present	5 months
AL Ghurair International Exchange	Senior Compliance Officer	Apr 2021 - Mar 2024	2.9 years
Habib Bank Limited	Compliance Analyst & (KYC Onboarding Officer)	Feb 2020 - Mar 2021	1.1 years

## Work History

Universal Assets Bank	Mar 2024 - Present (5 months)
Compliance Officer	Dubai, United Arab Emirates
<ul style="list-style-type: none"><li>Develop, implement and monitor the maintenance of a Compliance Program designed to ensure that each functional area of the Bank achieves and maintains compliance with all applicable State and Federal banking laws and regulations.</li><li>Develop, implement, and enforce compliance policies and procedures to ensure adherence to all relevant laws, regulations, and industry</li></ul>	

standards.

- Conduct regular audits and assessments to identify potential compliance risks and issues, and develop strategies to mitigate them effectively.
- Monitor changes in legislation, regulations, and industry trends that may impact the company's operations, and advise senior management accordingly.
- Establish and maintain appropriate AML /CFT policies, procedures and controls.
- Provide supporting information, interpretations, clarifications and advice to senior management, to assist them in making decisions to ensure that the Bank achieves optimum compliance.
- Maintain Policies for Internal Financial Institute for banking laws, regulations and interpretations.
- Coordinate compliance training to the Banking Staff, Employees for Bank personnel.
- Maintain the Compliance Policy register and update it where required.
- Expert in maintaining the Sumsb verification process and implementing new trends to identify the discrimination.
- Reviewing the adequacy of Customer Due Diligence (CDD), Know Your Customer (KYC), Source of Funds (SOF), Client Information, Customer Identification (CID), Enhanced Due Diligence (EDD).
- Screening daily Inward/Outward/Forex/High risk Country/High risk Nationality Alert.
- Ensuring the CFT finance activities, Business profits, Charitable organizations, Illegal activities trafficking in weapons, Drugs and Kidnapping.
- Ensure day-to-day compliance of the business against internal AML/CFT policies and procedures and FATCA policies.
- PEP Screening and making all the reports of the Political Expose Person.
- Making Transaction Monitoring System in the Sumsb which is integrated with App.
- Reporting STR to the Higher Bank authority.
- Reporting FATCA & CRS for the US resident.

#### AL Ghurair International Exchange

Apr 2021 - Mar 2024 (2.9 years)

#### Senior Compliance Officer

Dubai, United Arab Emirates

- Establish and maintain appropriate AML /CFT policies, procedures and controls.
- Reviewing the adequacy of Customer Due Diligence (CDD), Know Your Customer (KYC), Source of Funds (SOF), Client Information, Customer Identification (CID), Enhanced Due Diligence (EDD).
- Clearing FIUs requirement doing daily IEMS alerts & GO AML approval.
- Screening daily Inward/Outward/Forex/High risk Country/High risk Nationality Alerts.
- Ensuring the CFT finance activities, Business profits, Charitable organizations, Illegal activities trafficking in weapons, Drugs and Kidnapping.
- Ensure day-to-day compliance of the business against internal AML/CFT policies and procedures.
- Excellent and up-to-date knowledge and sufficient understanding of International / OFAC/ EU/ UN/ UAE Sanctions.
- Act as the key contact point regarding all AML/CFT related matters/queries from the Central Bank and any other competent authorities.
- PEP Screening and making all the reports of the Political Expose Person.
- Good knowledge and understanding of local AML/CFT rules and legislation, and international best-practices/requirements.
- Ensure Trade Sanctions alerts that are referred are handled as per the Bank's policy, ensuring no breach of the applicable sanctions policies, standards and guidance.
- Immediately escalate to Head of Sanctions any material breaches or potential breaches of Laws, Rules and Regulations.
- Submit suspicious Transactions Reports to the FID in a timely manner.
- Making daily/Monthly compliance reports and merging with the audit reports.
- Making Annual KYC with the correspondents BDO/Axis Bank/UBL/ etc.
- Monthly, Bi Annually or Annually audit reporting to FI's internal Auditor.

#### Habib Bank Limited

Feb 2020 - Mar 2021 (1.1 years)

#### Compliance Analyst & (KYC Onboarding Officer)

Bahawalpur, Pakistan

- Ensuring their organizational and business processes comply with government regulations.
- Reviewing the adequacy of Customer Due Diligence (CDD), Know Your Customer (KYC), Source of Funds (SOF), Client Information, Customer Identification (CID), Enhanced Due Diligence (EDD).
- To Review and investigate suspicious activity reports and submit reports as a Nominated Person, where needed.
- In conjunction with the AML Officer, ensure independent reviews are completed for higher risk transactions and client relationships at ( Onboarding and periodic review) in line with policy requirements.
- To escalate exceptional transactions or relationships to the CCO/ MLRO.
- Compliance issues/concerns within the organization are being appropriately evaluated, investigated and resolved.
- Implementation of Transaction Monitoring and Compliance typologies in payment system of Habib Bank.
- In the execution of Sanctions duties, the job holder must independently handle the tasks assigned to him/her and be able to take decisions on matters within their designated authority.
- To review CDD/CFT/KYC/AML policy of the exchange periodically for updating instructions/guidelines issued from time to time.
- Arrange to retain all necessary supporting Documents for transactions, KYC, Monitoring, Suspicious transactions reporting and AML training.
- Organisational awareness including working knowledge of risks, products, processes, controls, list management and systems.
- Manage lists of sanctioned and blacklisted parties in bank's payments filter and customer screening system.
- Access and handling SWIFT Side viewer for providing information related to money laundering and financial intelligence to Regulators.
- Performing a High Risk Assessment, analysing current risks, and identifying potential risks that are affecting the company.

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## Industries

- Advertising/PR
- Arts / Entertainment
- Banking/Financial Services
- Travel/Tourism/Transportation
- administration
- Accounting & finance

## Languages

- English - Native
- Urdu - Native
- Hindi - Medium
- Arabic - Beginner

## Functional Areas

- Accounts, Finance & Financial Services
- Administration
- Advertising
- Corporate Affairs
- Data Entry
- Database Administration (DBA)
- Executive Management
- Administration And Office Support

## Hobbies

- Reading Textbooks
- Visiting Historical Place