

## Dedicated Financial Services Expert with Strong Background in Compliance and Risk Assessment

Experienced compliance & financial services professional with a proven track record in AML (Anti-Money Laundering), KYC (Know Your Customer), and regulatory compliance within the financial services sector. Over 6 years of expertise in cash operation, customer experience, transaction monitoring, customer due diligence, and enhanced due diligence, ensuring adherence to regulatory frameworks while identifying and mitigating fraud risks. Adept at managing high-value transactions, conducting compliance audits, international laws & regulations and implementing process improvements to strengthen internal controls. Skilled in regulatory reporting, financial analysis, and maintaining operational integrity in fast-paced environments. A detail-oriented professional with strong problem-solving, analytical skills, and communication abilities, committed to enhancing compliance and minimizing organizational risk exposure. With a valid UAE driving license.

### Area of Expertise

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|--------------------------------|--------------------------------|--------------------------|
| ✓ Transaction Processing       | ✓ Enhanced Due Diligence (EDD) | ✓ Financial analysis     |
| ✓ AML Compliance               | ✓ Risk assessment              | ✓ Financial Transactions |
| ✓ KYC Procedures               | ✓ Financial Data Entry         | ✓ Regulatory Reporting   |
| ✓ Client Onboarding            | ✓ Payment Processing           | ✓ Transaction Monitoring |
| ✓ Customer Due Diligence (CDD) | ✓ Regulatory Compliance        | ✓ Document Verification  |

### WORK EXPERIENCE

#### Al Fardan Exchange- Abu Dhabi, UAE

08/2022 - PRESENT

##### Branch Due Diligence Officer

- Handled business-to-business (corporate) and retail customer registration, collecting and verifying supporting documents such as source of funds, invoices, credit confirmations, and debit advices, ensuring all documentation was complete, authentic, and compliant with KYC, AML, CDD, EDD procedures, and regulatory guidelines.
- Performed regular reviews of high-value transactions and suspicious activities, identifying potential fraud cases and reporting them promptly, contributing to a reduction in an internal suspicious activity reports (SARs) filed.
- Reviewed customer accounts for compliance with KYC (Know Your Customer) and AML (Anti-Money Laundering) regulations, achieving a 99%+ compliance rate during routine branch inspections.
- Identified and resolved potential money laundering risks through meticulous transaction monitoring at branch level and reporting, contributing to an increase in branch compliance ratings during quarterly and annual audits.
- Conducted regular audits of teller transactions and vault balances, resulting in the identification and rectification of discrepancies, thereby strengthening internal controls and compliance measures.
- Perform the efficient collection, verification, and updating of customer information, resulting in a reduction in processing time and improved accuracy in compliance with regulatory requirements.
- Prepared detailed compliance/ branch check-list reports for compliance department reviews, highlighting trends and recommending corrective actions to enhance risk mitigation strategies.
- Managed documentation and record-keeping processes, ensuring that all audit findings and investigations were systematically logged, which enhanced transparency and accountability in branch compliance requirements.

#### Federal Exchange- Dubai, UAE

10/2021 - 07/2022

##### Teller/ Cashier

- Processed over 150 retail/ corporate transactions daily including money transfers, foreign currency exchange, cash/ cheque transactions, remittances, demand drafts, payments, investment services, value added services, cash deposits, Payroll uploads, salary disbursement, cards, and other financial products and services with 100% accuracy and efficiency, ensuring central bank of UAE guidelines.
- Trained and mentored a team of 10+ tellers to achieve an increase in transaction accuracy by implementing comprehensive training programs focused on cash handling procedures, customer service standards, and compliance with banking regulations.
- Conducted spot audits of cash handling processes, ensuring adherence to internal policies and central bank regulations.
- Recognized for maintaining a high level of professionalism in written and verbal communication, ensuring a positive customer experience and reducing complaint escalations by 15%.
- Successfully handled over 100 inbound and outbound inquiries daily, including chats, emails, and calls, ensuring resolution with a 98%+ customer satisfaction rate.

- Implemented process improvements in transaction workflows, enhancing efficiency and reducing compliance-related errors.
- Provided accurate and timely responses to customer queries, resolving 95% of issues independently, and escalating complex cases to team leaders and managers as needed.
- Assist in branch opening and closing procedures, successfully maintaining cash drawer balances with a variance of less than 1%, thus ensuring accuracy in financial reporting.

**Transguard Group LLC- Abu Dhabi, UAE**

09/2019 - 09/2021

**Transtrack System Operator (Centralized Cash Operations- Cash Services)**

- Developed and maintained comprehensive documentation for operational procedures and compliance protocols, supporting audit readiness and transparency.
- Managed 24/7 surveillance of cash-in-transit vehicles using Transtrack systems, ensuring compliance with security protocols and reducing response times to threats.
- Monitored cash flow for over 100+ clients, providing in-depth analysis to improve service satisfaction and strengthen risk assessment and security protocols.
- Led compliance reviews of cash-handling operations, ensuring alignment with security standards and reducing risk exposure.
- Conducted daily cash reconciliations with 100% accuracy, ensuring alignment between physical cash and system records, upholding the highest standards of financial control and compliance.
- Supervised and dispatched a team of 200+ crew members, ensuring timely and secure collection/delivery of cash and valuables, achieving a 99%+ on-time delivery rate and enhancing service reliability.
- Enhanced the accuracy and timeliness of reports by developing a data management process, reducing errors by 5%.
- Oversaw daily cash receiving and dispatching processes, adhering to procedural guidelines, and ensuring accurate handovers to the Cash Management Center (CMC).

**Transguard Group LLC- Dubai, UAE**

04/2018 - 08/2019

**Cash Custodian (Cash Operations- Cash Services)**

- Performed replenishment and clearance of ATMs, CDMs ITMs, and payment kiosks as per service level agreements, improving cash management accuracy and efficiency.
- Managed and transported over \$500,000 in cash and valuables daily, maintaining a 100% secure and timely delivery record across all service routes in line with security protocols and operational guidelines.
- Conducted daily reconciliation of cash, asset logs, cheques, and precious metals with a 99.9%+ accuracy rate, ensuring secure custody of funds and full compliance with company protocols.
- Formulated training sessions for staff on compliance requirements and best practices, enhancing team knowledge and operational effectiveness.
- Operated armored vehicle logistics, ensuring on-time deliveries with zero delays over a 12-month period, contributing to higher customer satisfaction.
- Oversaw the security and custodianship of cash and financial instruments, significantly reducing the risk of theft or loss through compliance with security protocols and safety regulations.

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## EDUCATION

Singhanian University - Master of Business Administration - Finance, 2022

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## PROFESSIONAL SKILLS

- Microsoft- MIS Office products (Word, Excel, PowerPoint, E-mails) and Google Suite (Docs, Sheets).
- Multitasking, time management, attention to detail, problem solving, and interpersonal skills.

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## PROFESSIONAL CERTIFICATION AND TRAININGS

- 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.
- Blockchain and cryptocurrency basics by LinkedIn.
- Fundamentals of digital marketing by Google.
- Audit and Due Diligence: Priorities and Best Practices by LinkedIn.