

Detail-oriented compliance professional with over 3 years of experience in AML/KYC compliance, risk assessment, and transaction monitoring within the financial services sector. Adept at conducting enhanced due diligence (EDD), managing high-risk client profiles, and ensuring adherence to regulatory standards including UAE Central Bank guidelines. Demonstrated expertise in processing and validating financial transactions, supervising large teams, and streamlining compliance frameworks to achieve a 99.9% audit success rate. Holds advanced certifications in AML/CFT, digital payments, and financial technology, with a Master's degree in Finance and a proven track record of enhancing operational efficiency and compliance reliability.

AREA OF EXPERTISE

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| ✓ Anti-Money Laundering (AML) | ✓ Sanctions Screening (e.g., OFAC, UN, EU) |
| ✓ Know Your Customer (KYC) and Due Diligence (DD) | ✓ PEP Identification and Mitigation |
| ✓ Enhanced Due Diligence (EDD) | ✓ CRM Systems, and Risk Analysis |
| ✓ Regulatory Compliance & Risk Assessment | ✓ Financial Crime Risk Management |
| ✓ Transaction Monitoring | ✓ Compliance Audit & Documentation |
| ✓ Suspicious Activity Reporting (SAR) | ✓ Reporting & Documentation |

WORK EXPERIENCE

Al Fardan Exchange- Abu Dhabi, UAE

08/2022 - PRESENT

Officer- Branch Due Diligence & Customer Experience

- Conducted Know Your Customer (KYC) and Due Diligence (DD) verifications for over 500 corporate and retail clients monthly, ensuring compliance with AML (Anti-Money Laundering) regulations and international financial standards.
- Reduced audit findings within a year by implementing stricter compliance measures, realigning branch procedures with regulatory guidelines, and conducting regular staff training.
- Reviewed and validated high-risk customer profiles, utilizing enhanced due diligence (EDD) methods to identify potential PEPs (Politically Exposed Persons) and mitigate reputational risks.
- Performed transaction monitoring, identifying and reporting suspicious activities through detailed internal SAR (Suspicious Activity Report) filings.
- Supported the branch's adherence to sanctions compliance, reducing instances of non-compliance to zero through rigorous client and transactional reviews using systems.
- Processed and monitored payroll and remittance operations daily, adhering to strict compliance measures related to salary disbursements under the UAE WPS (Wage Protection System).
- Collaborated with legal and compliance departments to establish robust internal AML frameworks, ensuring alignment with UAE Central Bank regulatory requirements.
- Achieved 99.8% audit compliance during annual internal and external reviews by maintaining meticulous records and proactively addressing potential gaps in procedures.
- Designed and conducted compliance training sessions for frontline staff, increasing awareness of AML/KYC procedures and improving operational accuracy.
- Managed sanctions screening for transactions, collaborating with compliance to release flagged transactions within a 2-minute timeframe, maintaining service efficiency and regulatory adherence.
- Analyzed thorough investigations and responded to AML and transaction monitoring alerts, ensuring strict adherence to regulatory requirements and internal risk assessment criteria, achieving full compliance resolution rate.

Federal Exchange- Dubai, UAE

10/2021 - 07/2022

Customer Relation Executive

- Reviewed customer accounts for compliance with KYC (Know Your Customer), AML (Anti-Money Laundering) regulations and regulatory requirements, achieving a 99%+ compliance rate during routine branch inspections.
- 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, Payroll uploads- salary disbursal, and cards with 100% accuracy and efficiency, ensuring central bank of UAE guidelines.
- Handled business-to-business (corporate) and retail customer registration by collecting/verifying customer information/documents such as source of funds, invoices, license, contracts, statements, credit confirmations, and debit advices, ensuring all documentation was complete, authentic, and compliant with KYC, AML procedures, and regulatory guidelines.
- Supported payroll and salary disbursal services, handling cash and cheque transactions for corporate accounts monthly, achieving a 100% on-time service rate and framework.

- Trained new team members on best practices for customer service and transaction handling, enhancing team productivity by 10% and ensuring adherence to company policies and regulatory standards.
- Analyzed customer transaction data for over 1,000 transactions monthly, identifying trends and reporting anomalies to the compliance team.
- Identify and report potential fraud, by conducting thorough due diligence checks on high-value transactions, thereby safeguarding the company's reputation and customer trust.
- Managed customer registration processes, ensuring strict adherence to KYC and AML guidelines, processing over 1000 customer registrations per month while maintaining a 99.9% compliance rate.

Transguard Group LLC- Abu Dhabi, UAE

04/2018 - 09/2021

Operation Support Transtrack Planning & Analysis (Cash Operations- Cash Services)

- Supervised and dispatched a team of 200+ crew members professionally, ensuring timely and secure collection/delivery of cash and valuables, achieving a 99%+ on-time delivery rate and enhancing service reliability.
- Planned high-value transactions and cash-in-transit services across multiple banking clients, achieving a 99.8% on-time delivery rate and ensuring end-to-end security through TG's GPS-tracked armored vehicles.
- Managed daily reconciliation of cash in transit, utilizing electronic cash management systems to ensure end-to-end traceability, achieving a 100% reconciliation accuracy rate and full accountability for transported assets.
- Optimized coordination of cash replenishment for ATMs and CDMs (Cash Deposit Machines) in high-traffic areas, maintaining a 99.9% uptime rate and ensuring uninterrupted banking services for clients.
- Coordinated with operations team and other stakeholder for secure transportation of high-value assets, cash, and valuables using industry-standard armored vehicles and GPS-tracking systems, achieving a 100% delivery accuracy rate and mitigating theft risks.

EDUCATION

Singhanian University - Master's Degree - Finance, 2022

YBN University - Bachelor's Degree, 2020

PROFESSIONAL SKILLS

- Microsoft Excel, Word, PowerPoint, E-mails, and Google Suite (Docs, Sheets).
- Team collaboration, multitask, communication, interpersonal, analytical skills, English language.

PROFESSIONAL CERTIFICATION AND TRAININGS

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