

Dedicated compliance professional with over 3 years of experience in financial operations, AML/CFT compliance, and customer experience within the UAE financial sector payment service provider. Proven expertise in implementing KYC, CIP, CID, CDD, and EDD protocols, risk management, transaction monitoring, global sanctions screening, regulatory reporting, financial crime compliance, and governance to mitigate risks and ensure strict adherence to Central Bank of UAE guidelines and international standards. Adept at training teams, improving compliance processes, and achieving high accuracy in system inputs and operational efficiency. With a Master's Degree in Finance and certifications in fintech, regulatory reporting, and risk-based approaches, showcasing a commitment to excellence and continuous professional development. Holds a valid UAE driving license.

KEY SKILLS

- | | | |
|--------------------------|----------------------------|-----------------------------|
| ✓ KYC Procedures | ✓ AML Compliance | ✓ Regulatory Compliance |
| ✓ CDD Implementation | ✓ SAR/STR Reporting | ✓ Financial Reporting |
| ✓ EDD Reviews | ✓ Risk Assessment | ✓ Branch Compliance Checks |
| ✓ Sanctions Screening | ✓ Document Verification | ✓ Project Management |
| ✓ Transaction Monitoring | ✓ Data Accuracy Validation | ✓ Data Analysis & Reporting |

WORK EXPERIENCE

Al Fardan Exchange- Abu Dhabi, UAE

08/2022 - PRESENT

Officer- Branch Due Diligence & Customer Experience

- Implement Know Your Customer (KYC) and Customer Due Diligence (CDD) procedures for over 100+ daily transactions, ensuring full compliance with internal, local and international financial regulations, improving the company's risk profile.
- Perform transaction monitoring, identifying and reporting suspicious/non-compliance/unusual/abnormal activities through detailed internal Suspicious Activity Report (SAR) and Suspicious Transactions Report (STRs) filings.
- Investigate and resolve sanctions screening, AML and transaction monitoring alerts, collaborating with compliance in-charge to release false positive flagged/SDN matches within a timeframe, maintaining service efficiency and regulatory adherence.
- Enhanced compliance by meticulously verifying daily KYC (Know Your Customer) data, high-volume corporate and individual clients, ensuring 100% accuracy in system inputs for new retail and corporate customers, and reducing non-compliance incidents.
- Conduct thorough reviews of high-value transactions (above AED 55,000), verifying supporting documents, vouchers, Remittance Verification Form (RVF), customs declaration form (CDF) for foreign currency (value above AED 60,000), performing Enhanced Due Diligence (EDD) for PEPs, high-risk jurisdictions, unusually complex transactions and ensuring alignment with AML/CFT standards.
- Identify and mitigate compliance risks by promptly addressing non-compliance issues, including misclassification of customer types, inaccurate ID details, misspelling in customer data, missing documents and KYC modifications, reducing error rates.
- Strengthened branch adherence to AML/CFT policies by implementing detailed daily compliance checklists and reporting, ensuring 100% submission compliance.
- Trained 15+ new and existing branch employees on AML/CFT protocols, latest AML regulations, best practices, fraud and internal controls, increasing staff compliance knowledge by 10% and maintaining an annual training attendance rate of 100%.
- Act as first point of contact in handling all branch compliance AML related affairs, enquiries, documentations, and implementation of best AML practices and strengthens the overall compliance aspects as per internal AML Policy.
- Monitor and ensure adherence to regulatory compliance, aligning all financial products and services (money transfers, send and receive funds, prepaid cards, currency exchange, payroll processing) with industry standards and local regulatory frameworks.

Federal Exchange- Dubai, UAE

10/2021 - 07/2022

Customer Relation Executive

- Ensure complete and accurate documentation for all corporate (B2B) transactions by collecting and verifying essential supporting documents, including invoices, Bills of Lading (BOL), Air Waybills (AWB), and Source of Funds (SOF), maintaining 100% compliance with regulatory and audit standards.
- Handle corporate (B2B) client onboarding by collecting/verifying customer information/documents such as source of funds/wealth's, invoices, KYC booklet, license, contracts, statements, credit confirmations, and debit advices, ensuring all documentation was complete, authentic, and compliant with KYC, AML procedures, and regulatory guidelines.

- Perform due diligence screenings for high-risk corporate clients, Beneficial Owner (BO) and partners, ensuring that all compliance, external and internal audit requirements were met and risk profiles were properly evaluated.
- Manage document verification processes, including system-based checks of scanned IDs and KYC documents, ensuring compliance with Central Bank of UAE guidelines and data quality.
- Review customer accounts for compliance with Know Your Customer (KYC), Know Your Business (KYB), Anti-Money Laundering (AML) regulations and regulatory requirements, achieving a 99.9% + 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, value added services, payroll uploads, WPS salary disbursement, and cards with 100% accuracy and efficiency, ensuring central bank of UAE guidelines.
- Reduced audit findings by proactively addressing gaps/findings in branch compliance activities and maintaining detailed records of verification, internal STRs, and SARs.
- Assure proper controls are in place to mitigate the risks of Money Laundering, Terrorism Financing, Proliferation Financing, reputation and related risks.
- Conduct detailed reviews of customer profiles and transaction reports, ensuring 100% adherence to regulatory requirements and internal policies, significantly reducing compliance risks.

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, 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.
- Performed cash replenishment cycles for automated teller machines (ATMs), CDMs, ITMs, payment kiosks and retail cash services, supporting client service continuity and achieving a 99.9% uptime rate in high-traffic zones.
- 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.
- 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

Singhania University - Master's Degree - Finance, 2022

PROFESSIONAL SKILLS

- Microsoft Excel, Word, PowerPoint, E-mails, and Google Suite (Docs, Sheets).
- Team collaboration, communication, interpersonal, analytical, attention to detail, investigative & problem-solving skills, adaptability.

PROFESSIONAL CERTIFICATION AND TRAININGS

- Fintech: Foundations, Payments, and Regulation by Wharton University of Pennsylvania.
- Mastering Customer Risk Assessment and Enhanced Due Diligence by Pro AML.
- Essential Insights on Screening (UAE) by Pro AML.
- Mastering Regulatory Reporting; SAR/STR Compliance (UAE) by Pro AML.
- Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) 50 hours trainings by AML Base.
- Audit and Due Diligence: Priorities and Best Practices by LinkedIn.
- Enhancing Financial Inclusion with a Risk-Based approach by ACAMS.
- Future of Payments Technologies by University of Michigan.
- Fundamentals of digital marketing by Google.
- Best Usage of Risk-Based Approach by AML Base.
- Setting the right compliance framework with robust AML/CFT Policies and Procedures by Pro AML.
- Decoding KYC Requirements: A crucial element of AML Compliance in the UAE by Pro AML.