



Muhammad Zubair  
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*Branch Due Diligence Officer / Remittance Specialist/ Corporate Remittance/  
Customer Service/ Cash Reporting Management/ Wages Protection System/*

## PROFILE SUMMARY

**Analytical professional with overall 2.5 Plus Years of experience in the following areas:**

~ Remittance/ FCY  
~ KYC/ CDD/EDD

~ Transactions Monitoring  
~ Correspondent Bank Inquiry

~Corporate Client Onboarding  
~AML Review

**Completion of Certification (ACAMS): -** Certified Anti Money Laundering Specialist (CAMS) certification has been Completed in December 2024.

## ORGANIZATIONAL EXPERIENCE



Since June 2022 – till Continue working with AL FARDAN EXCHANGE (UAE) as an Officer-Customer Experience / Branch Due Diligence Officer:

### **Key Result Areas: -**

KYC /AML CDD–EDD Reviews / Remittance – Inward and Outward Transactions/  
Corporate Business – Remittance / Foreign Currency Exchanges at Branch Level.

- Responsible for all compliance AML related affairs, enquiries, documentations, implementation of best AML practices and strengthens the overall compliance aspects as per Internal AML Policy at branch level.
- Collecting required documents from Corporate entities for new WPS registration.
- Complete Verification of all FCY transactions in line with CBUAE Policy.
- Verification of DRIC form for foreign currency value in line with CBUAE Policy.
- Ensure that the ID/ voucher / supporting documents requirement from AML department are being met on time.
- Analyzing customer transaction trends through surveillance and enhanced Monitoring Procedure and identifying potentially suspicious transaction and reporting AML Department.
- To Perform Risk Assessment to on-board Politically Exposed Persons (PEP) customers and submit required report to Compliance Department to take approval.
- Responsible while auditing SDN Sanction screening / Travelez Prepaid Card Screening, Responding.
- New Corporate entities in order to Register with Al Fardan and maintained customer onboarding process, CDD, EDD as per CBUAE AML Policy.
- Approval has been taken for any PEP related transaction from compliance department.
- Employees attended any AML related training Internally as per AFEX Policy.
- Complete Verification of all High value OPO transactions in line with CBUAE and as per our internal AML policy.
- Suspicious activity observed and reported to AML department without any delay.
- Due diligence conducted for IPO/OPO transactions on monthly basis and ensure all transactions are being processed as per AMLPP.
- Identify suspicious cases based on due diligence conducted and report same to the Reporting Manager.

## TECHNICAL QUALIFICATION

- MS Office (Word, Excel and PowerPoint) (2003/2007/2010 Versions) & Internet Applications
- Windows 2000 – Windows XP, Vista and Windows 7, Windows 10
- Successfully Completed all courses and mandatory trainings as per CBUAE instruction for employee technical development and skills enhancement. (AML Compliance, KYC CDD–EDD Anti-Fraud, Risk Assessment)

## ACADEMIC DETAILS

- Master in Commerce from Government College University Faisalabad, Pakistan. 2015
- Bachelor in Commerce from Punjab University Lahore, Pakistan 2010

## STRENGTHS

- Strong communication skills, Goal Oriented, Flexible and Focused also has the ability to lead a team of workforce and finish a given task on time.

## HOBBIES

- Sports, Travelling, Current Affairs, Books Reading,

## PERSONAL DETAILS

- Date of Birth : 14<sup>th</sup> August 1987
- Languages Known : English, Urdu, Hindi, Punjabi
- Marital Status : Married
- Nationality : Pakistani
- Visa Status : Employment Visa

### DECLARATION:

I hereby declare that the details furnished above are true and correct to the best of my knowledge.

Place: Abu Dhabi, UAE

MUHAMMAD ZUBAIR