



Fawad Ali

Senior Operations and Compliance officer at ZTBL
Zarai Taraqiati Bank Limited

Experienced Compliance and FinTech professional with 7 plus years of experience optimizing productivity, efficiency and service quality across various environments. Very hardworking and committed individual looking for an opportunity to prove himself as professional.

Strengths & Skills

- ✓ AML/CFT
- ✓ Handling of Banks Main Account LC / FCY
- ✓ Live Monitoring & Sanctions Screening of TXN
- ✓ Offsite / Onsite Monitoring of Transactions
- ✓ Reconciliation Model Devolper
- ✓ Sanction Screening
- ✓ Sanction Screening on TPS
- ✓ SFTP Portal 1-LINK (Shoni Dharti program)
- ✓ STR Filling
- ✓ T 24 Banking core
- ✓ T24 / Wall Saft / CBAS / AML Trace/ world Check /
- ✓ Weekly / Monthly / Quarterly / Yearly Reporting

Certifications

MS OFFICE

CAMS Certified in Anti Money Laundering In Progress

ACAMS

<https://www.acams.org/en>

Experience 7 years

Zarai Taraqiati Bank Ltd Team Lead Compliance & Operations officer	2.2 years	Sep 2020 - Nov 2022
AA Exchange Company (Pvt) Ltd. Senior Operations & Compliance Executive	11 months	Sep 2019 - Aug 2020
Alinma Bank / Smart code services KSA Sr.Operations and Compliance officer	10 months	Dec 2017 - Oct 2018
Alinma Bank KSA Internal Audit Officer	1 year	Dec 2016 - Dec 2017
Alinma Bank (Smart Code) Compliance & Sanction Screening Officer	1.3 years	Aug 2014 - Nov 2015

Projects

Pilot Launch Sohni Dharti Remittance Program (SDRP) (Zarai Taraqiati Bank Ltd)

Development of Reconciliation Model (Zarai Taraqiati Bank Ltd)

Develop Sanction Screening Model (AA Exchange Company (Pvt) Ltd.)

Work History

Zarai Taraqiati Bank Ltd Sep 2020 - Nov 2022 (2.2 years)

Team Lead Compliance & Operations officer Islamabad, Pakistan

- Leading Home Remittance operations (42 MTOs + WU)
- Dealing FX conversion of inward Remittance replenishes by Money Transfer Operators

Contact Info

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Flat 502 Alfardan Building, Qasmiya
Sharjah

Visit Visa Till Expire March seventeen
sharjah, United Arab Emirates

Academics

BBA Hons | 2.8 CGPA

Iqra University, Islamabad

Industries

- Banking/Financial Services

Languages

- English - Native
- Urdu - Native
- Arabic - Medium

(MTOs).

- Prepare & generate reports on periodic basis for business growth/achievement & to furnish to concerned quarters upon request.
- Monitoring and updating Remittance Processing System, Sohni Dharti Remittance Program (SDRP) Portal, Western Union System (Voyager) and User Management System.
- Responsible for the fast and accurate troubleshooting of reported issues raised by branches and internal stake holders.
- Prepare daily, weekly and monthly reports/dashboard and shared with the branches, Areas, Region and senior management.
- Distribution of commission and foreign exchange gain to respective branches. Providing technical support via Calls/ Emails for a wide range of Remittance & Core related applications.
- Coordinate with Home remittance partners for the replenishment of funds and reconciliation of paid transactions

AA Exchange Company (Pvt) Ltd.

Sep 2019 - Aug 2020 (11 months)

Senior Operations & Compliance Executive

Islamabad, Pakistan

- Reviewing the adequacy of Customer Due Diligence (CDD), Know Your Customer (KYC), Know Your Agent (KYA), source of funds, client information, client profiling.
- 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 on- boarding and periodic review) in line with policy requirements. To escalate exceptional transactions or relationships to the CCO / MLRO. Acts as an independent review ensure that compliance issues/concerns within the organization are being appropriately evaluated, investigated and resolved.
- Collaborates and liaises with internal departments, regulators, LEAs and external service providers to resolve legal and compliance issues. Manages day-to-day operation of the compliance and MLRO function, including oversight of implementation and adherence to the Compliance Manual of the Company.
- Provide Financial Crime education, awareness and training to the business as required. Rules of Sales and Purchase of FC through regulatory requirement of State banks.
- Training and guidance to FLA regarding transaction of FC through Wall Saft.

Alinma Bank / Smart code services KSA

Dec 2017 - Oct 2018 (10 months)

Sr.Operations and Compliance officer

Riyadh, Saudi Arabia

- Training New Employees i.e. (Branch Supervisor/ Head Teller / Teller & CSR) with regard to Operations, User IDs Department (CCU) & Documents Checkers.
- Supervising Alinma Bank branches with regards to Foreign Exchange and remittances across the Kingdom.
- Travelled Eastern, Western, Southern region of KSA for Training, Business Development & Branches Rollout. Reconciliations of daily cash in Cash Out all transactions which has been process at Alinma bank counter.
- Working on WU Agent Portal for Issuance of New Locations/ New Users/ Resetting of Users.
- Sending POP (Proof of Payment) OFAC (Block payments) to Western Union Co. & following up with EMEA & WUGSI Authorized Operator Submitting Monthly/Weekly Branch Performance/Suggestion & Actions Reports to GM.
- Reconciliation with branches, Preparing Voucher and invoices Transferring funds through swift, Work on voyager WU reports.
- Investigate and assess alerts for potential money laundering & Terrorist Financing risks within the organization. Ensure efficient identification and monitoring of suspicious activities and transactions.
- Ensure timely, efficient reporting of suspicious transactions to company's MLRO and the Financial Monitoring Unit (FIU).
- Maintain a current understanding of money laundering and terrorist financing issues, including policies, procedures, regulations, industry best practice, criminal typologies and developing trends.
- As an AML subject matter expert provide direction and guidance to employees on appropriate remediation action for high risk customers. Timely execution of instructions received from partners (Western Union / MoneyGram / RIA), the Sama or the investigation agencies / local police. Advise management on current issues regarding AML / TF and high risk areas.
- Working on Globus T24 Core Banking System.
- Assist with company's MLRO for Compliance Training especially on identification and reporting of suspicious transactions.

Alinma Bank KSA

Dec 2016 - Dec 2017 (1 year)

Internal Audit Officer

Riyadh, Saudi Arabia

- - Conducting independent and objective audits of operational section at branch level to add value in its working and ensuring compliance of policies & procedures of the bank inline with the directives of SAMA Central Bank KSA.
 - Identification and highlighting of major risk areas in the audit report based on which risk ratings are assigned to the branches. Further recommendations are added in the report to mitigate the identified risks and strengthen proper controls at suitable levels.
 - Finalization of branch audit reports for the Regional Audit Manager.
 - Internal Controls over Financial Reporting (ICFR) Testing.
 - Team member of Spot Risk Review assignments (SRR).
 - Preliminary Audit of newly functional branches.
 - Team member of special investigation assignments at branch level.
 - Conducting independent and objective audits of operational section at branch level to add value in its working and ensuring

compliance of policies & procedures of the bank inline with the directives of SAMA.

- • Identification and highlighting of major risk areas in the audit report based on which risk ratings are assigned to the branches. Further recommendations are added in the report to mitigate the identified risks and strengthen proper controls at suitable levels.
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 - . • Internal Controls over Financial Reporting (ICFR) Testing.
 - • Team member of Spot Risk Review assignments (SRR).
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- ◦ **Skills:** Financial Audits · Internal Audits · Microsoft Word · Time Management

Alinma Bank (Smart Code)

Aug 2014 - Nov 2015 (1.3 years)

Compliance & Sanction Screening Officer

Riyadh, Saudi Arabia

- Perform in-depth analysis of agent consumer transactions detect unusual/suspicious activity and ensure that transactions are within expected transaction amount.
- Monitor & ensure the compliance of SBP Standing instructions on KYC/CDD/CFT/AML.
- To review CDD/CFT/KYC/AML Policy of the Bank periodically for updating instructions/guidelines issued by SAMA from time to time.
- Timely identification of Proscribed Persons and Designated Persons appropriate escalation to the Chief Compliance Officer and reporting to FIU.
- Coordinate with IT for development of TMS scenarios of Core Banking Applications and Transaction Monitoring System for effective monitoring of alerts.
- To ensure that TMS alerts generation, closure alerts timely basis and review customer accounts and to identify & escalate suspicious transactions to CCO.
- To ensure upload the proscribed lists regularly in the system and ensure screening of new relationship against proscribed listing at the time of onboarding.
- To ensure that maintain the up-to-date record of sanctions lists, Freeze Accounts, STR and relevant information.
- To ensure customers' legacy portfolio screening against proscribed listings on regular intervals and if any Proscribed relationship found freeze the account and report to FMU.
- Monitor the CTRs reported in GoAML timely, STR file and ensure that the reports are accurately and timeously submitted to regulatory authorities.
- To ensure of various proscribed AML Alerts MIS's for preparation to higher mangment.
- Monitor the CTRs reported in GoAML timely, STR file and ensure that the reports are accurately and timeously submitted to regulatory authorities.
- Prepare and file Suspicious Activity Reports (SARs) for suspicious activity detected during the review.
- Provide AML training and consumer protection training to the branch staff understand them sama rules and regulation. Prepare and submit final report
- Review and update agent file to ensure compliance with internal policies and procedures Continue to increase knowledge of relevant anti-money laundering laws and regulations Perform other miscellaneous duties as assigned .

Projects

Pilot Launch Sohni Dharti Remittance Program (SDRP)

Company: Zarai Taraqiati Bank Ltd

Development of Reconciliation Model

Company: Zarai Taraqiati Bank Ltd

Develop Sanction Screening Model

Company: AA Exchange Company (Pvt) Ltd.