



Name : **FRANKLIN J**  
 E-Mail : frankmech92@gmail.com  
 Phone no : +971 -529078793

#### Personal Details

Date of Birth : 21-05-1992  
 Sex : Male  
 Marital Status : **Married**  
 Passport Number : **W7543926**  
 Nationality : Indian  
 Religion : Christian  
 Languages Known :  
 English, Hindi, Malayalam and Tamil

#### Educational Qualification

Diploma in Mechanical Engineering (2010-2012), State board of Technical Education and Training.

#### Certification

Pursuing ACAMS

#### Skills and Capabilities:

- Good knowledge in banking and Money Exchange policies and procedures.
- Proficient in identifying counterfeit currencies.

#### Professional Summary

- 10 years of experience in remittance, operation and compliance. Experienced compliance executive with a proven track of helping to lead companies by ensuring they are functioning in complete compliance with all national and international rules and regulations. Teller and remittance executive with experience in providing excellent customer service, handling customer transactions and cash management.

#### Work Experience

##### **SAMA EXCHANGE (Mar2019 to Feb 2023)**

**Designation : Alternative Compliance Officer (UAE CENTRAL BANK APPROVED)**

#### Responsibilities

- ❖ Procurement and verifications of KYC (Know Your Customer) Documents from the Corporate Customers for account opening, Enhanced Due Diligence (EDD) and Periodic review.
- ❖ Screening of Beneficiary/Remitter names for sanctions in World check and OFAC Analyzer. Following customer compliance and maintaining customer data's systematically and manually.
- ❖ Work together with other teams in meeting all compliance, regulatory, risk management, operational, and due diligence requirements and compliance with internal policies.
- ❖ Analyzing suspicious transactions and reporting the same to Compliance officer by preparing an Internal Suspicious Activity Report.
- ❖ Provide support to compliance officers in organizing, designing and delivery of compliance training
- ❖ Recognize common compliance vulnerabilities and recommend basic compliance controls to mitigate compliance risks
- ❖ Research, gather data and complete an analysis of compliance matters under supervision of senior compliance officers
- ❖ Other duties assigned from time to time by the Compliance department

##### **GCC EXCHANGE (July 2016 to Feb 2019)**

**Designation : Remittance Executive Operations**

#### Responsibilities

- ❖ Uploading INR NEFT, RTGS and CBS TT files to Banking software's as per the deals taken by Treasury dept.

- Strong computer and Communication skills.
- Self Confidence and quick Learner.
- Ability to work under pressure.
- Good Multitasker.
- Attended In-house AML trainings and trainings related to Cash, remittance and administration.
- Customer relationship management.
- Corporate and foreign exchange business improvement.

#### Main responsibility/Achievements

- Making/Releasing Inward & Outward Transactions in SYMEX Software
- Assisting customers and handle all the complaints and comments keeping to reach for perfect service to all customers through the phone and face to face.
- Providing an excellent and adequate service to all the customers
- Maintain a good relationship with the customer as well remaining vigilant at all times throughout working hours.
- Solved problems in a currency-counting machine by reading manuals
- Detected counterfeit currency and check deposited at the counter

#### IT Skills:

- MS Word, MS Excel, MS PowerPoint, Email, Internet
- SWIFT System ,SYMEX Software, Casmex software, Ishield and other INTL Online Banking Software's
- WPS payroll (SIF ,DIF,PAF) Solution

- ◆ Uploading home remittance transactions to the banking servers (INR, PKR, LKR, BDT, PHP)
- ◆ Checking and verifying the bank balances as per the bank deal rates
- ◆ Uploading Commercial transactions through SWIFT and correspondent online banking software's (USD,EURO ,GBP,SGD,CAD,JPY)
- ◆ Allocating Swift ACK & NACK Messages
- ◆ Downloading all the transactions reports and sending to the branches
- ◆ Daily wise reporting the bank balance to the treasury department and Coordinate accounts department.
- ◆ Submitting daily transaction report to the manager
- ◆ Resolve all customer issues and facilitate new accounts development and recommend appropriate new selling techniques and resolve all customer issues
- ◆ Supervise the inward-outward transfer
- ◆ Collecting invoice copies from clients for remittance dept. requirement
- ◆ Develop professional relationships with all customer contacts.
- ◆ Daily upload of Remittance Transactions details to the Central Bank of UAE
- ◆ Providing required training to employees to enhance operation and supervise efficient working of all employees.
- ◆ Sending to the MT103 Copy to customer for their requirement
- ◆ Good knowledge about SWIFT ,IFSC codes and IBAN numbers
- ◆ Attending Central bank of UAE AML & FERG Seminars
- ◆ Strictly following company AML rules and regulations
- ◆ Supervise product front line and monitor all member complaints and maintain efficiency in branch office operations and manage all communication with events

#### **GCC EXCHANGE (Bur Dubai Branch)( March 2013 to Jun 2016)**

##### **Designation :Teller cum Branch MLRO officer**

#### Responsibilities

- ◆ Buying and selling foreign currencies from the walk in customers on a regular basis and from the exchange houses or financial institution.
- ◆ Forecast daily currency requirements offload excess currency position to head office or other branches booking maximum profit avoiding unnecessary fund blockage.
- ◆ Monitor rate on the website or available online tool and forecast currency rate to avoid possible losses and ensure maximum profit.
- ◆ Formulate business strategy according to the market conditions.

- ❖ Handles cash in dirhams currency only. Should monitors and balance the cash accounts based on the number of transaction made.
- ❖ Proficient in handling DOLLAR, EURO, INR and GBP telex transactions.
- ❖ Proficient in handling WPS, payroll solutions.
- ❖ Customer relationship management.
- ❖ Receiving, counting, sorting, amend and custody of remittance application forms.
- ❖ Technical and Signature verification of forms and supporting documents.
- ❖ Processing of application Rejection/Acceptance.
- ❖ Respect AML/CFT rules, policy and regulations and procedure of the company whenever applicable
- ❖ Support record keeping staff by providing all supporting document and bills for each transaction.
- ❖ Identify and seize potential customer or business.
- ❖ Procurement and verifications of KYC (Know Your Customer) Documents from the Corporate Customers for account opening, Enhanced Due Diligence (EDD) and Periodic review.
- ❖ Screening of Beneficiary/Remitter names for sanctions in World check and OFAC Analyzer. Following customer compliance and maintaining customer data's systematically and manually.
- ❖ Handling MI for daily transactions and reporting to the manager.
- ❖ Analyzing suspicious transactions and reporting the same to AML Compliance officer by preparing an Internal Suspicious Activity Report.
- ❖ Other duties assigned from time to time by the operation department.

#### Declaration

I hereby declare that the information given above is true and correct to the best of my knowledge and belief.

Place : Dubai

Franklin Johnson

Date :