

Abu Zafar Mohammed Saleh

Compliance Officer

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Certified Anti Money Laundering Specialist (ACAMS) with more than 5 years of experience in the Exchange Houses Industries. Hardworking and driven with quality-focused and proactive approach. Advanced knowledge of regulatory compliance with proven track record of partnering with executives and business leaders to identify vulnerabilities and create corrective actions. Collaborative and team-oriented with excellent communication and interpersonal skills to foster strategic partnerships and promote company reputation.



Skills

- ◆ Excellent communicator ◆◆◆◆◆ Advanced
- ◆ Team player ◆◆◆◆◆ Advanced
- ◆ Confident & Self-motivated ◆◆◆◆◆ Advanced
- ◆ Able to act with a minimum of supervision. ◆◆◆◆◆ Advanced
- ◆ Strong investigational, analytical, ethics and problem-solving skills ◆◆◆◆◆ Advanced
- ◆ Ability to hit the ground running. ◆◆◆◆◆ Advanced
- ◆ Extraordinary attention to detail ◆◆◆◆◆ Advanced
- ◆ AML Sanctions Screening ◆◆◆◆◆ Advanced
- ◆ KYC, CDD, EDD ◆◆◆◆◆ Advanced

◆	Suspicious Transaction Detection and Reporting	◆◆◆◆◆ Advanced
◆	Transaction Monitoring Analysis	◆◆◆◆◆ Advanced
◆	Escalation Process Effectiveness	◆◆◆◆◆ Upper intermediate
◆	Designing and Implementation of AML Policy	◆◆◆◆◆ Advanced
◆	Strong Knowledge Guidance for Insurance Companies and Insurance- Related Professions	

Work History

◆	Jan 2021 - Current Compliance Executive <i>Dinar Exchange, Dubai</i> <ul style="list-style-type: none"> Reviewed and updated AML/CFT Policy and procedures with applicable laws. Performing Enhanced Due Diligence on High-Risk Accounts on boarding request for Corporate Customer Developed Compliance training initiatives and materials, educating staff on regulations. Reviewing Corporate Profile for On-boarding – Clients Individual/Entity Sanctions Screening conducted prior to the execution of any transaction against the ("UN Consolidated List"), the UAE Cabinet Local Terrorist List) Written processes and procedures for the escalation and clearing of potential sanction matches against the sanction rules and AML rules using the Point-of-sale platform. Transaction Monitoring- Configured to identify abnormal/unusual transactions, patterns of activities or behaviors of customers by defining sufficient number of rules and parameters using our Point-of-sale platform STR or SAR file without any delay report to the FIU using the "goAML" portal when reasonable grounds are established to suspect money laundering, terrorist financing under the customer Transaction. Work with the team to implement necessary conformance with findings, documents control, and regulatory reporting. As maker Responding to all reasonable requests, and queries, related to a request for information, Freeze/ Unfreeze / Close accounts and withdraw checkbooks, etc. which receive from various law enforcement sources FIU/ Dubai Police in an accurate and timely manner using the IEMS Portal Implementation and Coordination with vender on Transaction Monitoring System Reviewing Daily Transaction and AML Questioners signed by Corporate Customer
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- Reviewing Agents profile as per the recommendation of their concern Regulator to match the requirements of Central Bank of UAE.
- Conducting investigation on High-risk Customer if the Customer under **PEPs , DNFBPs/DPMS, Third Party** Transactions Etc
- Strong Knowledge about **The Standards for the Regulations Regarding Licensing and Monitoring of Exchange Business (CBUAE)**
- Prepare **Bi-Annual Compliance Reports** for the six (6) month periods ending on 30th June and 31st December of the respective financial year.
- Conduct regular gap analysis between the Licensed Person exists AML/CFT Procedures and current Laws, Regulation, Notices, and the Standards of the UAE in order to determine the extent of the licensed person's level of compliance, propose actions required to address gaps, if any

Dec 2018
Dec 2020

Compliance Officer

AL MONA EXCHANGE CO LLC, Dubai

- Developing, modifying, and implementing compliance **policies and procedures**
- Develop, or oversee the development of, the institution's **AML/CFT risk assessment.**
- Establish and maintain appropriate **AML/CFT policies, procedures, processes, and controls.**
- Submit Suspicious Transaction Reports (**STR**), Suspicious Activity Reports (**SAR**) or other report types without any delay to the **FIU**
- Cooperate with and provide the FIU with all information it requires for fulfilling their obligations.
- Develop and execute **AML/CFT training programs** considering all relevant risks of ML/FT and financing illicit organizations including the ways/means for addressing them.
- **Arrange to retain all necessary supporting documents for transactions**, KYC, monitoring, Suspicious Transaction Reporting and AML training for the minimum period for record retention.
- **Prepare Bi-Annual Compliance Reports**
- To ensure the group has the necessary systems to facilitate **compliance with the Central Bank of UAE / local Anti-Money Laundering (AML) regulations.**
- Monitor adherence to the requirements of the AML Manual, Compliance Manual and the status of any necessary corrective action.

Jan 2009 -
Dec 2018

Branch Operations Manager

AL MONA EXCHANGE LLC, Dubai

- Dealing in foreign currency, in all major currencies with the ability to monitor and track Rates.
- Trading in all major and cross currencies such as, GBP/USD, EUR/USD, USD/JPY, USD/CHF, USD/CAD, AUD/USD & NZD/USD.

- Responsible for the efficient and timely processing of customer transactions including cash, draft and electronic funds transfer transactions.
- Ensure that the company Anti-Money Laundering policies and procedures are strictly adhered.
- Ensure the safekeeping for any money and/or any other valuables entrusted to them by the company and will be liable for any discrepancies that may arise
- Responsible for preparation and checking of Telex Transfer vouchers (swift) (IBAN)
- Maintaining of cash register and reconciliation of same • Day to day accounts posting, preparation of monthly statements, Preparation of Inter Branch Statement.
- TT\ DD SETTLEMENT
- Handling and Controlling the Branch in the absence of Branch Manager.
- Reporting to the Branch Manager.
- Preparation of Western Union Product, IME, ARY SPEED REMIT, TRANSFAST, Turbo Cash, Money Gram, Express Money on daily wise



Education

- ◆ **Jan 2002 - Jan 2007** **B. Com: Bachelor of Commerce**
Chatkhil GOVT University - Noakhali, Bangladesh
- ◆ **Aug 2022 - Current** **ACAMS: Anti-Money Laundering Specialist**
ACAMS - USA
- ◆ **Jan 2023 - Mar 2023** **AML/CFT Training (Mandatory From The CBUAE): AML/CFT-CPD (48 Hours)**
AJMS GLOBAL - Dubai UAE
- ◆ **Jan 2022 - Mar 2022** **CPD Training: AML/CFT Training**
2021-AML/CFT-CPD(48 Hours) VERTEX COMPLIANCE - Dubai UAE
- ◆ **Jan 2019 - Nov 2019** **ACAMS: ACAMS-Preparation Training**
Zabeel International Institute - Dubai UAE



Languages

- ◆ English ◆◆◆◆◆
Advanced
- ◆ Bangali ◆◆◆◆◆
Advanced
- ◆ Hindi ◆◆◆◆◆
Upper intermediate