

Muhammad Jawwad Riaz

905, Andulisia Tower, Al Nahda, Sharjah, United
Arab Emirates
+971-563280697
jawwadwahla1@gmail.com



OBJECTIVE

Motivated professional with extensive experience in internal auditing, regulatory compliance, and financial operations. Currently pursuing ACCA membership to further enhance expertise in internal auditing. Seeking a challenging role in internal auditing and assurance to leverage my skills, drive process improvements, and contribute to organizational success.

SKILLS

- Internal Auditing
- Risk Management
- Regulatory compliance
- Performance evaluation
- Fraud prevention
- Data Analysis
- Financial Analysis
- Relationship Management
- Stakeholders management
- Professional adaptability
- Work related software usage
- Financial Accounting
- Management Accounting
- Cost Accounting

EXPERIENCE

06/2022 – Present

Audit Executive, Lulu International Exchange LLC – Dubai, UAE

Outline

Internal Auditor at a leading exchange house specializing in remittance and forex operations overseeing internal audit functions, emphasizing regulatory compliance, AML/CFT protocols, and risk management across 100 branches.

Responsibilities

- To conduct audits to ensure AML/CFT compliance.
- To monitor branch activities for regulatory adherence.
- To evaluate internal controls against theft and fraud.
- To review forex operations for accuracy and compliance.
- To coordinate audit schedules with department heads.
- To identify and address potential regulatory breaches.
- To investigate irregularities in financial transactions.
- To update internal policies based on regulatory changes.
- To prepare comprehensive audit reports for management.
- To update audit reports in the system.
- To assess improvements in auditees performance post audit.
- To provide training on regulatory compliance and AML/CFT.

09/2021 – 05/2022

WPS Support Executive, Lulu International Exchange LLC – UAE

Outline

Engage in WPS support and relationship management, ensuring timely payroll processing and fostering client relationships across the UAE.

Responsibilities

- To facilitate WPS payroll processing for corporate clients.
- To address client inquiries and provide WPS guidance.
- To maintain relationships with corporate WPS clients.
- To ensure compliance with UAE WPS regulations and standards.
- To coordinate with internal departments for payroll-related matters.
- To monitor WPS transaction activities for accuracy and compliance.
- To conduct training sessions on WPS processes for clients.
- To handle WPS system troubleshooting and technical support.
- To collaborate with WPS regulatory bodies for updates and clarifications.
- To prepare and update WPS documentation and client agreements.

08/2019 – 08/2021

Front Line Associate, Lulu International Exchange LLC – UAE

Outline

Responsible for executing financial transactions, client services, and ensuring adherence to regulatory standards and internal protocols.

Responsibilities

- To process customer transactions, including remittance and forex exchanges.
- To handle cash deposits, withdrawals, and currency exchanges.
- To provide information and assistance on WPS services to clients.
- To address customer inquiries and resolve service-related issues.
- To ensure compliance with branch and regulatory policies and procedures.
- To promote and cross-sell exchange house products and services.
- To reconcile cash drawers and maintain accurate transaction records.
- To collaborate with internal teams on client service improvements.
- To adhere to security measures and protocols for cash handling.
- To participate in training sessions to enhance product and service knowledge.

EDUCATION

June 2023

ACCA, Association of Chartered Certified Accountants

- Strategic Professional Level – To be Attempted
- Applied Skills Level – Passed
- Applied Knowledge Level – Exempted on the basis of FIA

August 2018

Bachelors of Arts (Economics), GCUF - Pakistan

PERSONAL DETAILS

- Nationality – Pakistan
- Marital Status – Single
- References – To be furnished on demand.
- Residence country – United Arab Emirates
- Languages – English, Punjabi, Urdu, Hindi