

Moataz Mustafa | Compliance & Anti-Money Laundering

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INTRODUCTION & CAREER GOAL

An Arabic Compliance & AML officer with over 10 years of experience in the Compliance field in the UAE. My goal is to join an organization that gives me an opportunity to showcase my experiences, skills & customer service qualities & helps me gain practical exposure in the compliance field and be an active member towards contributing to the growth of the organization.

EDUCATION

- Bachelor of Commerce (Year 2002)

Suez Canal University, Egypt.
Accounting Section.

WORK EXPERIENCE

- Senior Compliance Analyst (July 2023 – current) “temporary contract”

TreviPay (U.S.A) – Working remotely from U.A.E

- Client Onboarding: Receiving the newly onboarded client from IATA System.
- Verifying client’s documents from KYC perspective.
- Identifying UBOs and any underlying owners of the client.
- Communicating with our customer (vendor) “IATA” on any missing document/information and highlight any discrepancies detected.
- Semi Annual auditing on previously onboarded clients.
- Online Customer Services Support: receiving the client’s inquiries thru mail and divert it to the concerned department while attending the inquiries related to AML & Compliance as well as general inquiries related to our organization.
- Sanction Alerts: Checking the potential hits and our client’s profile for false positive or full match.

- AML/KYC Analyst (October 2020 – March 2021) “6 months contract”

TreviPay (U.S.A) “Formerly MSTs” – Working remotely from U.A.E

- Client Onboarding: Receiving the newly onboarded client from IATA System.
- Checking the received documents and verifying the same from KYC perspective.
- Identifying UBOs and any underlying owners of the client.
- Communicating with our customer (vendor) “IATA” on any missing document/information and highlight any discrepancies detected.
- Semi Annual auditing on previously onboarded clients.
- Online Customer Services Support: receiving the client’s inquiries thru mail and divert it to the concerned department while attending the inquiries related to AML & Compliance as well as general inquiries related to our organization.

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- Compliance Officer (July 2016 – April 2020)

Al Ansari Exchange LLC (U.A.E)

- Supervise the Arabic Compliance Team.
- Assist the Head of Department & Compliance Manager in resolving internal compliance issues when arises (investigation, gather information and recommend/take appropriate action).
- Represent the company in various indoor and outdoor meetings assigned by the Head of Department.
- Manage & assign the day-to-day tasks of the team (i.e.: inward/outward surveillances reports, KYC, CDD, KYCC, EDD, UPS and related out-coming reports).
- Monitor the performance of the Arabic Compliance Team & submit a performance report on regular basis to keep the Head of Compliance Department and the Top Management well-informed of the efforts and progress of the team.
- Train the newly joined AML staff to ensure complete adherence to compliance policies and provide a regular report to the Head of Department on their performance.
- Conduct a corrective briefing for the branch staff who were proven of non-compliance.
- Attend the requests & queries of the UAE's Law Enforcing Authorities & Courts.
- Cascade new Circulars issued by the Central Bank to the branches and concerned departments.
- Report violations, potential violations, suspicious activities to the AMLSCU, Central Bank of the UAE thru the Suspicious Transactions Reports System (STR).
- Receive Central Bank's feedback/instructions on previously reported suspicious cases and act on these instructions.
- Respond in a timely manner to queries/notices laid down by the Central Bank.
- Identify potential areas of compliance vulnerability and risks; develop/implement corrective action plans and recommend general guidance on how to avoid or deal with similar situations in future.
- Collaborate with other related departments to address compliance issues & coordinate to solve it.
- Maintain a working knowledge of relevant issues, laws and regulations within the Compliance & AML department.
- Contribute to updating of the company's existing compliance manual based on the day to day compliance related encounters and observations.

- Compliance Executive (October 2011 – June 2016)

Al Ansari Exchange LLC (U.A.E)

- Extract the inward/outward transactions for the Arabic countries and GCC and conduct KYC, CDD, EDD & KYCC.
- Analyze potential cases/threats extracted for different scenarios based on product, amount and jurisdiction (i.e. Sender frequently remitting to different jurisdictions and/or multiple beneficiaries, Beneficiary receiving considerable huge amounts in short period of time) from Al Ansari products such as Cash Express, Domestic Transfer & Telex Transfer for the Arabic Corridor (Inward and Outward transactions).
- Visit the physical location of the corporate customers to conduct Enhanced Due Diligence according to the recent instructions of CBUAE, prepare necessary EDD reports with the observations.

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- Receive the “Internal Form for reporting of unusual/potentially suspicious transactions” (UPS) reported by the company’s branches and conduct necessary investigations by retrieving the transactions history and gather related information/documents and prepare a report with the observations and a recommendation to the Compliance & AML Management.
- Review the previously reported suspicious transactions (STR) to the Central Bank and escalate any significant cases.
- Respond to the correspondent banks and agents requests for AML questionnaires/queries & address their various compliance concerns.
- Review the daily Payment Orders list in Euro and Dollar currencies (corporate/individual) to filter non-compliant transactions before transmission.
- Screen the sanctions lists (UN, HMT, EU, OFAC, CB-UAE, PEPs and the company’s internal list) and take necessary measurements (Block/Unblock).
- Translation of work-related documents (i.e. Circulars, AML Manuals, Letters and verbal) Arabic/English and English/Arabic to ensure the understanding of all branch staff and departments to the content of the documents.
- Receiving the branch staff inquiries (thru phone/emails) and reply back with the best course of action to be taken in different scenarios from AML perspective.
- Attending the company’s customer phone calls diverted from Customer Service Section to attend their inquiries/requests related to Compliance & AML as well as solving any issues which might arise after conducting a transaction with our company.

- Purchase & Logistics Officer (May 2007 – September 2011)

Al Ansari Exchange LLC (U.A.E)

- Purchase of the consumables and assets for the company’s various departments and branches.
- Secure at least three quotations with the best deal in terms of prices and quality and provide a recommendation to the management with the best option.
- Examine newly introduced assets and major consumables by obtaining samples before decision of purchase.
- Manage and monitor the company’s assets thru tagging, system reports and physical checking.
- Attend branches and department’s requests for consumables and assets.
- Acquire service contracts for assets maintenance, a/c units and daily cleaning of the company’s branches, departments.
- Annual audit on assets of the company.
- Control the stock level at various storing locations of the company.
- Manage the deliveries of the requests and supervise the storekeeper & delivery drivers.
- Issue of LPOs according to the approved quality and price of the items to be purchased.
- Cost control thru monthly consumable consumption reports at the branches and departments level.
- Handle the marketing related purchases such as purchase and installation of signboards, advertising assets and consumables in coordination with Marketing Division.
- Contribute in the updating of the company’s purchase and logistics manual and stock flow.
- Coordinate and follow-up between branches and Purchase & Logistics Department.

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- Criminal Investigation Unit Officer (December 2006 – April 2007)

Jebel Ali Golf Resort & Spa (U.A.E)

- Receive and verify the passports/ approved IDs of checked-in hotel guests and tourists.
- Send the passport scanned copies to the Criminal Investigation Department at Dubai Police Head Quarters and feed the guest's/tourist's information thru the CID online secured system.
- Record the check-in and check-out dates of the guests and tourists.
- Report any suspicious acts or individuals within the Hotel premises to the superiors (Dubai Police CID Head of the Hotel).
- Assist the frontline staff with welcoming the guests and do part of the guest's sign in to reserved room.

- Accountant/Reception (November 2004 – November 2006)

Mabarret Al Asafra Hospital (EGYPT)

- Booking appointments for the hospital's clients according to the Doctors schedules and availability.
- Handle receipt of cash from patients against hospital services.
- Arrange second appointments for follow-ups.
- Prepare and submit the daily cash-flow (incoming/outgoing cash) to the Senior Accountant.
- Attend the customer's calls and various inquiries over the counter and resolve any concerns raised by them.

- Executive Secretary (October 2003 – October 2004)

Hassan Allam Sons Contracting (EGYPT)

- Project: The Main Telecommunication Building – Ministry of Telecommunications located at The Smart Village, Egypt.
- Coordinate work and tasks between the project's owner, consultant and contractor (our company).
- Hand-over submittals for the consultant and owner's review and approval.
- Receive rejected submittals from the consultant and/or owner and assign it to the concerned Engineer/Unit for rectification.
- Handle the Project Manager's administrative and executive tasks and agendas.

TRAININGS (RECEIVED)

- Code of Conduct 2023
- COMPLIANCE ESSENTIALS: Enterprise AML and CTF Training 2023
- CYBER-SECURITY: Information Security Awareness 2023
- RISK TRAINING: Enterprise Fraud Risk Awareness (July 2023) / Enterprise Fraud (October 2023)
- Code of Conduct 2020
- COMPLIANCE ESSENTIALS: Enterprise AML and CTF Training 2020
- CYBER-SECURITY: Information Security Awareness 2020
- AML Advanced Training Course – Al Ansari Exchange LLC – 2019.
- AML Advanced Training Course - Al Ansari Exchange LLC - 2017.

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- Leadership Training Course – Al Ansari Exchange LLC - 2014.
- AML Advanced Training Course - Al Ansari Exchange LLC - 2012.
- AML Beginners Training Course - FERG (Foreign Exchange & Remittance Group) - 2011.
- AML Beginners Training Course - Al Ansari Exchange LLC - 2011.

THE U.A.E CENTRAL BANK SEMINARS AND WORKSHOPS (ATTENDED)

- CB Workshop on Sanctions and their implications for banks, moneychangers and other financial entities - MAY 2014.
- CB Seminar for National Risk Assessment - MARCH 2014.
- The American Business Council workshop for Economic Sanctions & Compliance Seminar - OCT 2013.
- CB Seminar for the FATF Recommendations and New Online STR System - SEPT 2013.
- CB Seminar for Money Laundering and Terrorist Financing - JAN 2013.
- CB Seminar for AML and UAE's role for combating ML & FT.

SIGNIFICANT ACHIEVEMENTS

- Contributed in the new design of the search referral report of the new Global Instant Transfer and Instant Transfer System from AML prospective – DEC 2014.
- Creation and revision of the circular sent to the Arabic Agents for refraining from accepting third party transactions and routing it to the UAE – August 2014 with a reminder – NOV 2014.
- Translation of the Procedural Guidelines - Remittances on the new Global Instant Transfer System – November 2014.
- Update the Arabic Blacklist for migration in the new Cash Express System – OCT 2014.
- Creation and Updating of the agent contact list and format mails for asking information, freezing transactions ... etc. – OCT 2014.
- Contributed in designing and developing the Due Diligence Report Summary (Country Wise) – August 2014.
- Updated the Arabic Blacklisted names on the new system AREX - MAR 2013.
- Development of the company's AML Questionnaire - FEB 2013.
- Created a surveillance report format for FERG members to be used by all members for surveillance requests coming from the Law Enforcing Authorities of the UAE to ease their investigations - FEB 2013.
- Contribution in designing the AML Disciplinary Measures - JAN 2013.
- Revision of the Arabic & English AML Training Program - JAN 2013.
- Creation and Translation of the Non-Resident Declaration from English to Arabic for the use of branches - JAN 2013.
- Translation of the Corporate Registration Booklet of the company.
- Translation of the correspondence between FERG and the Central Bank.
- Contribution in designing the FERG Questionnaire and Training Feedback form.
- Provided training for the first Arabic AML Workshop organized by FERG for fresh employees.
- Provided AML Beginners training for Al Ansari Exchange new staff in Dubai.

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SKILLS, STRENGTH & PROFESSIONAL ATTRIBUTES

- AML Surveillance programs (Brio, Voyager, AMEX, AREX, Global Instant Transfer and World check).
- The U.A.E. Central Bank Online Suspicious Transactions Reporting System.
- Excellent knowledge of Microsoft Excel & Word.
- Strong communication skills
- High quality Customer Services.
- Capable of solving problems.
- Excellent organizational skills.
- Paying attention to the Details.
- Ability to Prioritize.
- A high standard of professionalism in my work.
- The ability to remain calm and objective in all situations.
- The ability to quickly identify and resolve client problems.
- Able to work autonomously and in a team environment.
- A good sense of humor and the willingness to be part of a team.