

Veronica Anne Teodoro Oreta

Globally Certified KYC Specialist (GO-AKS) | Foreign Exchange and Banking Operations

■ 971581499145 ■ veronicaoreta@yahoo.com ■ [linkedin.com/in/veronica-anne-oreta-05a340166](https://www.linkedin.com/in/veronica-anne-oreta-05a340166) ■ Dubai, UAE ■



HIGHLIGHTS OF QUALIFICATION:

I am a Globally Certified KYC Specialist with over 12 years in depth experience in the Compliance & Operations department of the Banking and Financial Services Industry. I am well-versed in KYC, CDD & EDD processes, Customer Onboarding, Transaction Monitoring, Sanction Screening, and Record Keeping. I can successfully detect and reduce possible risks related to money laundering and terrorist financing operations because I have a solid understanding of AML/CFT principles. I'm dedicated to putting in place solid AML/CFT protocols and encouraging a strong compliance culture.

KEY COMPETENCIES

KYC/CDD/EDD	Sanction Screening	Banking Operations	Foreign Exchange
Customer Onboarding	Compliance Management	Risk Management	Customer Service
Transaction Monitoring	Fraud Detection	Cash Handling	Record-Keeping

PROFESSIONAL EXPERIENCE:

ASSISTANT BRANCH IN-CHARGE / SENIOR TELLER

Onyx Exchange

Dec 2020 – Present

- Successfully conduct comprehensive KYC and due diligence reviews for new and existing customers, ensuring all clients meet regulatory standards to minimize the risk of financial crime.
- Analyze customer data and documentation to verify identity and assess risk.
- Proven ability in documenting and onboarding customers. This has involved ensuring that all necessary documentation is collected, reviewed, and accurately recorded in compliance with Anti-Money Laundering (AML) regulations and internal policies.
- Screen customers using consolidated screening platforms to safeguard the institution against national and international watchlists and sanctioned individual and entities, and to apply appropriate risk measures on high-risk customers.
- Ensure that transactions are properly Screened and Monitored, to ensure branch transactions adhere with the Anti Money Laundering & CFT policies established by International Agencies and Central Bank of UAE.
- Ensuring that potentially unusual or suspicious transactions are promptly identified and reported. This has involved implementing robust monitoring systems and procedures to detect any anomalies and conducting thorough investigations to assess the risk level of flagged transactions.
- Act as an AML Compliance Associate for transaction monitoring and releasing transactions with the approval of Compliance Officer.
- Managing all the cash transactions for incoming and outgoing remittances and foreign currency exchanges.
- Balance all currencies in cash drawer at the end of each shift and responsible for counting the actual cash of all tellers of the branch and reporting for any discrepancy.

REMITTANCE STAFF

Aug. 26, 2018 - Dec 18, 2019

Al Ghurair International Exchange

- Managing all the cash transactions for incoming and outgoing remittances and foreign currency exchanges.
- Making sure that all transactions have required supporting documents in line with AML Policies.
- Process WPS/Salary deposits through cash or cheque as mode of payment.
- Accepts payment of dues for UAE issued credit cards.

- Responsible for proper branch filings and maintaining records of all transactions.
- Assist customers if they have queries or complaints regarding their transactions and provide a proper disposition to solve the discrepancies or errors.
- Market or promote different products and services that the company provides.
- Mentors new team members in assisting with transactions, procedures, customer service.

BANK EXECUTIVE – SERVICE LEVEL B

August 2013 – May 11, 2018

BPI Family Savings Bank, Philippines

- Providing banking services to customers' while ensuring Compliance on Government Laws and AML and CFT policies as per International Standards and Central Bank of the Philippines Requirements.
- Providing professional courteous service in processing a variety of day-to-day customer transactions.
- Keen attention to detail and commitment to accuracy which enable to effectively manage large volumes of client accounts records while adhering to strict deadlines.
- Experienced in conducting regular audits and assessments to ensure the completeness and accuracy of client records.

TREASURY OPERATIONS ASSISTANT

Sept 17, 2012 – Jun 30, 2013

Bureau Of Treasury - Philippines

- Pick-up daily summary of reports of national collections at government banks.
- Match and reconcile the total amount of validated slips to the daily summary of deposits from banks.
- Review and post reports to subsidiary ledgers of national agencies.
- Assist in processing applications or cancellation of bonds.
- In-charge of Tax Remittance Advice report to be transmitted to Regional Office.
- Maintain files and records of communication, circulars and memorandum.
- Perform other duties that may be assigned from time to time.

EDUCATIONAL ATTAINMENT:

BACHELOR OF SCIENCE IN BUSINESS ADMINISTRATION MAJOR IN MANAGEMENT ACCOUNTING

Northwestern University (S.Y. 2007-2011)

Laoag City, Ilocos Norte, Philippines

CERTIFICATION:

- Globally Certified KYC Specialist (GO-AKS)
- Civil Service Commission of the Philippines (Professional Level)

PERSONAL INFORMATION:

Birth date: February 04, 1991

Visa Status: Employment Visa

Marital Status: Married

Language:English(Excellent), Filipino (Excellent)

SKILLS AND QUALITIES:

Creative in Problem Solving	Detail-Oriented	Achiever	Goal Oriented
Critical thinker	Excellent Communicator	Team Player & Team Leader	Independent
Time Management	Organized	Fast Learner	Smart

*References are available on request.