



MUHAMMAD SAYEED

AML COMPLIANCE OFFICER

Seasoned and meticulous AML Compliance Officer with years of experience in ensuring compliance and mitigating financial crime risk within the financial services sector. Expertise in developing and implementing robust AML programs, conducting thorough, detailed investigations, and collaborating cross-functionally with teams to accomplish compliance objectives. Proven track record managing high-stakes compliance projects, identifying suspicious activity, and driving a culture of compliance. Strong analytical and communication skills with a keen eye for detail and commitment to maintaining the highest standards of integrity and ethical conduct.

CONTACT

PHONE: 0097471248447

EMAIL: Muhammad.sayeed2025@gmail.com

WEB: [linkedin.com/username](https://www.linkedin.com/username)

HOME: AL Wakra -Qatar

SKILLS

Core Skills:

- Regulatory Compliance
- Risk Assessment
- Investigative Skills
- Report Writing

Personal Skills

- Attention to Detail
- Analytical Thinking
- Ethical Integrity
- Communication
- Professional Skills
- Program Development
- Team Collaboration
- Project Management
- Training & Education

Technical Skills:

- Compliance Software
- Data Analysis
- Transaction Monitoring
- Regulatory Reporting
- AML Compliance
- Risk Mitigation
- AML Software

CERTIFICATE

- Certified Anti-Money Laundering Specialist (**CAMS**)
- Financial Crime Compliance Training - 2024

REFERENCES

Available Upon Request

WORK EXPERIENCE

AML COMPLIANCE OFFICER / DOHA EXCHANGE

2023 - 2025 / AL WAKRA, QATAR

- Managing Transaction monitoring for Know Your Customer (KYC), Anti-Money Laundering (AML), and Countering the Financing of Terrorism (CFT) compliance programs.
- Reviewing new products or services offered by the organization from an AML perspective, ensuring appropriate measures were implemented prior to launch.
- Assisting in the development and implementation of an AML/KYC program. Conducting Enhanced Due Diligence (EDD) with the correspondence.
- Supporting the Money Laundering Reporting Officer (MLRO)/Deputy Money Laundering Reporting Officer (DMLRO) in risk assessment and Suspicious Transaction Report (STR) filing.
- Assisting the MLRO/DMLRO in various Anti-Money Laundering/Countering the Financing of Terrorism (AML/CFT) initiatives.
- Contributing to the development of company-wide sanctions screening processes, ensuring alignment with regulatory expectations.
- Executing Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) activities.
- Collaborated with cross-functional teams to develop and update AML policies and procedures in line with regulatory changes.
- Familiarity with global sanctions frameworks (OFAC, EU, UN, UK)
- Experience in reviewing screening alerts and escalating true matches.

BRANCH MANAGER / BAHRAIN FINANCING COMPANY (BFC)

2015 - 2023 / MANAMA, BAHRAIN

- Spearheaded the preparation of End of Day (EOD) reports.
- Submitted Suspicious Transaction Reports (STRs) to the Money Laundering Reporting Officer (MLRO) and Deputy MLRO.
- Ensured thorough Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) were conducted on transactions.
- Enhanced branch production rates by handling staff conflicts, evaluations, hiring, and termination processes and coaching employees on company protocol and payroll operations.
- Verified the collection of proper Know Your Customer (KYC) documents from clients.
- Ensured strict compliance with all transactional processes.
- Implemented risk management strategies to minimize potential losses while maintaining a healthy balance between risk and return on investments.
- Implemented communication of messages from the Chief Executive Officer (CEO) and General Manager (GM) to the branch.
- Supervised and supported branch staff while handling transactions involving over 30 different currencies for buying and selling.

EDUCATION

Master's Degree - Madurai Kamaraj University - 2007

Bachelor's Degree - Periyar University - 2005