

# Khaled Ragab Osman Mahmoud

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Senior FX & Remittance Operations Specialist | AML/KYC Compliance | CBO Regulatory Governance

Oman: +968 7195 9516 | Egypt: +20 115 429 1229

Email: khalid.ragab1989@gmail.com | LinkedIn: linkedin.com/in/khaled-ragab1

## Professional Summary

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A results-driven Senior FX & Remittance Operations Specialist with 10+ years of experience across Oman and Egypt, specializing in AML/KYC compliance, sanctions screening, CBO governance, fraud controls, and operational excellence. Proven record of 99.8% accuracy, zero audit findings, enhanced workflows, and high-volume remittance operations oversight.

## Core Competencies

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### Compliance & Regulatory Governance

AML/CFT, KYC/CDD/EDD, Sanctions Screening, SAR/STR Reporting, CBO Governance, Transaction Monitoring

### Operations & Risk Control

FX & Remittance Operations, Fraud Prevention, Operational Risk, Internal Controls, Audit Readiness

### Service & Performance

KPI/SLA Management, Workflow Optimization, Customer Onboarding, UAT & Process Mapping

## Key Achievements

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- Maintained 99.8% accuracy across FX & remittance operations.
- Achieved zero audit findings through strong CBO compliance.
- Improved workflow efficiency by 15%.
- Executed UAT and rollout for Banque du Caire remittances.
- Reduced risk exposure with timely STR/SAR escalations.

## Professional Experience

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### Retail Sales & Service Leader — Unimoni Exchange LLC, Oman (Nov 2024 – Present)

Improved workflows by 15%, ensured full compliance with AML/CFT & CBO standards, escalated STR/SAR cases, managed KPIs and service quality.

### Retail Sales & Service Officer — Unimoni Exchange LLC, Oman (Jan 2020 – Oct 2024)

Processed 50–70 daily transactions with 99.8% accuracy, performed CDD/EDD checks, sanctions screening, ensured SLA compliance and operational controls.

### Senior Specialist – Digital Support — Orange Egypt (May 2019 – Dec 2019)

Reduced support response time by 20% and escalations by 15%.

### Postpaid Call Center Specialist — Orange Egypt (Mar 2018 – May 2019)

Achieved 90% first-call resolution.

### SME/SOHO Customer Support — Vodafone Egypt (Feb 2016 – Feb 2018)

Resolved 95% of SME escalations within SLA.

### Call Center Agent — National Bank of Egypt (Jan 2015 – Jan 2016)

Improved customer satisfaction by 15%.

## **Education**

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Bachelor of Commerce (Accounting), Cairo University — 2013

## **Certifications & Training**

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AML Awareness, Anti-Money Laundering, Human Trafficking Awareness, Anti-Phishing, EDU Egypt Program, English Courses

## **Systems & Tools**

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MoneyGram, Western Union, RemitOne, World-Check, FircoSoft, CRM Systems, MS Office Suite

## **Languages**

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Arabic (Native), English (Very Good)