

**REFEEQ.M M**  
**AML COMPLIANCE OFFICER**

**CAREER HIGHLIGHTS**

- **AML SPECIALIST -WALLSTREET EXCHANGE, DUBAI (FROM NOVEMBER -2024)**
- **AML COMPLIANCE OFFICER- AL ROSTAMANI INTERNATIONAL EXCHANGE-DUBAI (JULY-2023 To NOV-2024)**
- **AML COMPLIANCE ANALYST-REDHA AL ANSARI EXCHANGE- DUBAI (AUG 2022 To JUNE-2023)**
- **AML COMPLIANCE CONSULTANT/ INTERNAL AUDIT - AJMS GLOBAL CONSULTING, DUBAI, (JAN 2022-AUG2022)**
- **INTERNAL AUDIT OFFICER - GCC EXCHANGE, DUBAI, (AUG 2016 – JUNE 2019)**
- **INTERNAL AUDIT EXECUTIVE- AL AHALIA MONEY EXCHANGE, ABU DHABI (JAN 2011- JUNE 2016)**

**AML COMPLIANCE SPECIALIST**  
**WALLSTREET EXCHANGE-DUBAI. FROM NOVEMBER-2024**  
**DUTIES AND RESPONSIBILITIES**

- Review of the client onboarding process, Customer Due Diligence process and Know Your Customer documentation. Conducting detailed review of customer's KYC details (CID, CDD, EDD).
- Perform Transaction monitoring task on (FINSCAN-SMARTCHECK) alerts generated on multiple scenarios by adopting risk-based approach and mitigate the potential risk as per AML policies and procedure.
- Review and analyze daily transactional data for potential suspicious activity, generated from an alert detection process. Completes all investigation outputs, which may include STR filing and other mitigation actions within required timelines.
- Actively support managers, supervisors, and senior analysts with moderately complex AML/Fraud investigations, while coordinating with team members and other departments to determine the proper course of action in handling potentially suspicious activity as required by applicable regulatory, law enforcement or, Financial Intelligence Units.
- Mitigating risk through media check, Sanctions screening through FINSCAN-World Check and reporting to regulatory compliance unit for any substantial match
- Transactional Due Diligence for High value transactions and cumulative transactions (FCY & Inward /Outward Remittance)
- Preparation of EDD for PEP customer
- Preparation of periodical review and EDD for corporate customer
- Preparation of ECDD for correspondent relationship



**CONTACT**

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**ACCADAMIC QUALIFICATIONS**

**B.com :2006 to 2009**  
Sri Vyasa NSS College,  
Wadakanchery, University of  
Calicut.

**OTHER CERTIFICATIONS AND TRAINING**

**INDIAN INSTITUTE OF BANKING & FINANCE**  
**AML & KYC Certification**  
from Indian Institute of  
Banking and Finance (IIBF)  
– 2021.

**FOREIGN EXCHANGE & REMITTANCE GROUP (FERG) TRAINING**

AML CFT & Due diligence The  
Anti  
money Regulation (Ref:24/2000)  
of Central Bank of UAE (2016).

## SKILLS

- ❖ Microsoft Office
- ❖ FinScan
- ❖ Smart check
- ❖ SAS
- ❖ Casmex
- ❖ Symex
- ❖ Citrex
- ❖ Dow Jones
- ❖ World Check
- ❖ DG KYC

## PERSONEL DETAILS

Date of Birth: 22-05-1987

Age : 37  
Nationality : Indian  
Gender : Male  
Marital Status : Married  
Languages Known :  
English, Malayalam, Hindi  
Passport no : S0653067  
Visa Status : Resident Visa

- Assisted the Compliance Officer in implementing and maintaining AML/CFT compliance framework in line with regulatory requirements and internal policies.
- Reviewed and monitored high-risk transactions, customer profiles, and sanction screening alerts to ensure adherence to compliance standards.
- Conducted periodic compliance risk assessments and supported the development of risk mitigation strategies.
- Ensured timely reporting of suspicious transactions (STRs/SARs) to the relevant regulatory authorities (e.g., CBUAE/FIU).
- Supported regulatory audits, inspections, and internal reviews by providing required data and documentation.
- Delivered compliance training sessions and awareness programs for staff across business units.
- Verification of IEMS search and freeze notices, RFI and reply (e.g., CBUAE/FIU/LEA enquiries).
- Prohibition list search and add internal watchlist
- Analysis of GOAML RFI cases and reply.
- Customer's on-boarding procedure, Screening and approval
- Corporate Client on-boarding process
- Coordinate and support Internal, External and regulatory AML Audit.

### **AML COMPLIANCE OFFICER**

**AL ROSTAMANI INTERNATIONAL EXCHANGE-DUBAI, FROM JULY-2023 TO NOVEMBER-2024.**

### **AML COMPLIANCE ANALYST**

**REDHA AL ANSARI EXCHANGE-DUBAI, FROM AUGUST-2022 TO JUNE-2023.**

### **INTERNAL AUDIT AND AML COMPLIANCE CONSULTANT**

**AJMS GLOBAL CONSULTING- DUBAI- UAE, FROM JAN-2022 TO AUGUST-2022.**

### **INTERNAL AUDIT OFFICER/ AML AUDIT**

**GCC EXCHANGE DUBAI-UAE, FROM AUGUST 2016 TO JUNE 2019.**

### **DUTIES AND RESPONSIBILITIES**

- AML, compliance, operational and various department audits
- Evaluated KYC documentation and customer onboarding process (Corporate,WPS and Individual)
- Verification of High value transaction documents (OR,IR and FCY)
- Risk-based internal audit planning
- Branch audit & surprise cash verification
- Audit documentation & working papers
- Vault & cash handling audits
- Verified daily cash balances and vault controls
- Verification of reconciliation process of various accounts and Unclaimed fund A/C

- Conducted internal audits of branches across UAE to ensure compliance with CBUAE regulations
- Identified operational risks and recommended corrective actions
- Reviewed AML transactions and monitored high-risk customer's activity
- Prepared detailed audit reports and presented findings to management
- Assisted during external audit and Central Bank audit

#### **INTERNAL AUDIT EXECUTIVE**

**AL AHALIA MONEY EXCHANGE- ABUDHABI, FROM JAN-2011 To JUN2016.**

#### **DECLARATION**

**I hereby declare that the above-mentioned information is correct up to my knowledge and I bear the responsibility for the correctness of the above-mentioned particulars.**