



GHAITH M. NUSEIRAT – CAMS & RCS CERTIFICATE

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- I Hold Certificate Anti-money laundering specialist "CAMS", "ID: N ER-005004397" / (ACAMS MEMBER) & Certificate Regulatory compliance specialist "(RCS)", "ID:NO 247996" / (GCI MEMBER).
- Consultant & Trainer AML / CFT & Regulation.
- Experience in the banking and fintech sector.
- Member of digital group @ AL-Mamlaka TV.
- Arab International Peace Ambassador.

Work Experiences

Sadad Payment Solutions (FINTECH). - QATAR

Jun 2024 - Present

Head AML / CFT Department & MLRO - Member of the Board of Directors Committee.

(Dec 2024 – Present)

- Manage the AML/CFT team.
- Oversee transaction monitoring, conduct CDD, EDD, KYE checks, KYC checks, prepare, identify, risk assessments and mitigate potential AML/CFT risks.
- Prepare, develop and implement effective AML/CFT policies, procedures and controls.
- Receive and investigate suspicious activity reports (SARs, STRs & CTRs) and determine whether to file reports suspicious transactions with regulatory authorities.
- Maintain records of SARs, STRs & CTRs and related documentation.
- Monitor regulatory compliance and ensure regulatory compliance with relevant laws and industry standards (e.g., FATF, CENTRAL BANK).
- Collaborate and liaise with internal audit, external regulators and law enforcement.
- Approve, develop and manage the AML/CFT budget and resource allocation.
- Provide regular updates to the Board of Directors/Board Committee and ensure timely and effective reporting.
- Provide AML/CFT guidance, awareness and training to employees.
- Manage chargeback and dispute resolutions coordinating with the respective parties.

Compliance Manager & MLRO.

(Jun 2024 – Dec 2024)

- Develop, implement, and maintain compliance policies and procedures.
- Conduct AML/CFT risk assessments and monitor regulatory compliance.
- Oversee transaction monitoring, conduct CDD, EDD, KYE checks, KYC checks, prepare, identify, risk assessments and mitigate potential AML/CFT risks.
- Receive and investigate suspicious activity reports (SARs, STRs & CTRs) and determine whether to file reports suspicious transactions with regulatory authorities.
- Collaborate and liaise with internal audit, external regulators and law enforcement.
- Maintain records of SARs, STRs & CTRs and related documentation.
- Provide regular updates to the Board of Directors/Board Committee and ensure timely and effective reporting.
- Prepare, develop and implement effective AML/CFT policies, procedures and controls.
- Ensure adherence to relevant laws, regulations, and industry standards.
- Fill and prepare all compliance assessments forms and prepare all periodic compliance assessments.
- Approve, develop and manage the compliance budget and resource allocation.
- Provide compliance training to employees.
- Manage regulatory exams and audits.

U – Wallet (FINTECH). - JORDAN

Nov 2023 - Jun 2024

Regulatory Compliance.

- Ensure of issued legislations by official authorities are circulated to all related departments on timely basis.
- Follow up on all regulatory and legal matters for regulatory compliance with all departments in the company.
- Fill and prepare all compliance assessments forms and prepare all periodic compliance assessments.
- Receiving, studying, discussing, analyzing and responding to all correspondence from the Central Bank of Jordan and regulatory authorities.
- Coordinate with departments to give compliance support to deal and solve all partially compliant and non-compliant cases.
- Prepare all periodic compliance reports.
- Coordinate with internal audit department to merge all compliance results through internal audit reports for all departments.
- Implement all frameworks related to corporate governance matters and deal with all related issues.
- Prepare and held compliance training sessions to all targeted categories.

AL-Swiss Exchange. - JORDAN

May 2022 - Nov 2023

Regulatory Compliance & AML / CFT Specialist - MLRO.

- Submission AML/CFT report periodically and continuously, conducting monthly meetings, and making periodic field visits to all of the company's branches and agents.
- Follow up the circulars issued by the regulatory authorities and issuing internal notes in line with the instructions.
- Update policies and procedures periodically and continuously, and update of private and international lists, classification of countries, lists of local and foreign politicians, and blacklists.
- Submit notification reports to the AML/CTF Unit immediately regarding transaction or activities (SARs, STRs & CTRs) suspected of being linked to money laundering or financing terrorism, whether this operation was completed or not, including all data related to operations or activities.
- Follow up on regulatory, legal matters, monitoring and implementing the procedures stipulated in the law and instructions for combating money laundering and terrorist financing and any circulars or directives from the supervisory authorities in this regard.
- Ensure that the system of screening and monitoring customers' movements is safe and effective periodically.
- Follow up the implementation of the approved training plan in the company, update it, and provide special training courses in the field of combating money laundering and terrorist financing on a regular and continuous basis for employees.
- Dealing with all activities in the company on the basis of an approach based on risk assessment to ensure the continuity of the company's work properly, in addition to the sub-agents of the company inside or outside Jordan.
- Fill out all questionnaires, whether from agents, banks, international bodies, or global models such as Wolfs-burg Group and others.
- Updating (KYC, KYB, EDD, CDD, KYE) models and introducing employees to who is the real beneficiary, and distinguishing between a legal person and a natural person.

Money For Finance. - JORDAN

Jan 2022 - Apr 2022

Customer Service Officer - Digital Branches.

- Analyze risks and approve or reject loan requests, preparing loan applications, evaluating clients' financial information, calculating risk ratios and giving final approval based on credit analysis.
- Sells products, answering inquiries, informing customers of new services and product promotions, ascertaining customers' needs to achieve satisfaction, and generate sales leads.
- Tracking, recording, reporting, and storing information related to transactions, customers, ensuring all information is accurate and complete, and review loan requests and assess client's financial status.
- Follow up with clients about loan renewals and monitor progress of existing loans.
- Contributes to team effort by accomplishing related results as needed.

AL - Alami Exchange. - JORDAN

Aug 2021 - Jan 2022

AML Compliance & Risk Officer.

- Ensure efficient identification and monitoring of activities and transactions considered suspicious, collect documentary proof, build and maintain case files for transactions deemed suspicious, full knowledge of AML system and (SARs, STRs & CTRs) reports.
- Ensure KYC/KYA files are accurate, complete and well substantiated and completed within the specified time.
- Conduct KYC process, due diligence and enhanced due diligence requests for individuals and companies.
- Regularly auditing company procedures, practices, and documents to identify possible weaknesses or risk and assess company operations to determine risk compliance and adopting a risk-based approach.
- Follow-up Central bank monthly report and periodic analysis of repeat customers, and responding to inquiries from official institutions.
- Implement and manage an effective legal compliance program, develop, and review company's AML policies.
- Advise management on the company's compliance with laws and regulations through detailed reports.
- Create and manage effective action plans in response to audit discoveries and compliance violations.
- Investigate and assess alerts relating to potential money laundering risks in the organization.
- Provide adequate training to employees.

Knights of Peace. - JORDAN

Jul 2020 - Aug 2021

Regulatory Compliance Officer.

- Establish, review, implement and maintain effective Compliance policies, procedures, systems, and controls in compliance with applicable Compliance the organization's standards.
- Identify, assess, and implement all relevant new legal and regulatory developments within the compliance framework.
- Establish and maintain an appropriate compliance and training program and adequate awareness arrangements for employees.
- Keep pace with developments in AML/CFT laws and regulations, trends, techniques, and update indicators of money laundering or terrorist financing.
- Receiving and acting upon any relevant findings, recommendations, guidance, directives, resolutions, sanctions, notices, or other conclusions as second line of defense.

Bank AL - Etihad. - JORDAN

May 2017 - Jul 2020

C.A.A (U.T) [Cash Area Associated / universal teller].

- Provide exceptional customer service, responding to inquiries, resolving issues, and offering banking products/services.
- Process transactions accurately and efficiently, including deposits, withdrawals, transfers, cashing checks and payments.
- Manage cash, balancing vaults, and maintaining appropriate cash levels.
- Open, close, and maintain customer accounts, including savings, checking, and loan accounts.
- Promote banking products and services, such as credit cards, loans, and investment options.
- Adhere to bank policies, procedures, and regulatory requirements (e.g., AML, KYC).
- Work with colleagues to achieve branch goals and objectives.

- Follow up on audits completely on time, submit reports of the audit manager, analyzing and presenting audit results and finding ways to increase efficiency.
- Proficiency in the process of reviewing periodically and regularly for various activities and making recommendations.
- Determine the extent to which the project adheres to governmental, social requirements and taxation law.
- Writing the accounting entries correctly and detect mistakes and prevent their recurrence.
- Accuracy in dealing with accounting operations, postings, and tax accounting operations.
- The ability to provide programs to reduce costs and establish the necessary procedures.
- Follow-up tax transactions in the general tax department.

Certifications

- Certificate Anti-money laundering specialist "CAMS", "ID:NO ER-005004397" / (ACAMS).
- Certificate Regulatory compliance specialist "(RCS)", "ID:NO 247996" / (GCI).

Professional Courses

- Certificate ACAMS WWF Ending Illegal Wildlife Trade – A Comprehensive overview With ACAMS.
- Certificate Ending Illegal Wildlife Trade – A Practical Guide for Law Enforcement With ACAMS.
- Certificate Preventing Online Child Exploitation with Financial Intelligence With ACAMS.
- Certificate Fighting Modern Slavery & Human Trafficking Part 1 & Part 2 With ACAMS.
- Certificate Enhancing Financial Inclusion with a Risk-Based Approach With ACAMS.
- Certificate of Management skills. "Accredited by the (UKAID), (YU), & (BDC)".
- Certificate - How customer service and cross selling.
- Certificate - Capital Asset Pricing Model (CAPM).
- Certificate - (C.O.S.O) accounting.
- International Certificate from (EUROPEAN BOARD), United Kingdom:
 - Training of trainers (T.O.T) "ID.NO 100912". International diplomacy and etiquette "ID.NO 100927".
 - Time management "ID.NO: 100942". Dealing with others "ID.NO 100957".
- Certificate Company (MIDWAY INTERNATIONAL) & the (Jordanian Association of Certified Public Accountants):
 - Preparation of financial statements and analysis. Accounting system (Quick Books). Auditing.
 - Income tax and sales applications. Business accounting.
- Certificate of (IBSC), include:
 - Self-Awareness & Personal Development. People Skills Business Communication. Human Resources.
 - Business Basics & Finance. Business Etiquette. Time Management.
 - Customer Service. IT for Business.
- Certificates Accredited by the (USAID) & the (Irbid Chamber of Commerce):
 - Reading and analysis of financial statements. Professional accountants. Principle accounting.
- Internal Certificates from (Bank Al-Etihad), include:
 - Tax Compliance Act on USA Foreign Accounts. Anti-bribery and corporate Ant-corruption. FATCA.
 - Manage and handle customer complaints. Anti-fraud Sanctions & Embargo. CFT.
 - Information security risks. Credit Risk Management. AML.
 - Operational risk management. Compliance Control.

Training & Consultation

- Topics: Jan 2021 - Present
 - Anti-Money Laundering and Counter-Terrorist Financing.
 - Regulatory Compliance.
 - Anti Money Laundering Systems.
 - Fraud.

Education

Yarmouk University - JORDAN
Bachelor's Degree - Accounting.

Feb 2012 - Jun 2016

Reference

Available upon request.