



JAZIB ATIQ



ACCA | ACAMS | CAMLP & CCAS (In Progress)



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Dubai, UAE

EXPERTISE

- Expertise in AML/CFT Regulations (CBUAE, ADGM/DFSA/VARA)
- Client Onboarding
- Digital Onboarding Compliance
- KYC, CDD & EDD Process Management
- Sanctions Screening & PEP Identification
- Lexis Nexis & World Check Screening Software Expert
- Risk-Based Approach Implementation
- Policy & Procedure Development
- Digital Transformation of Compliance Processes
- Customer Risk Assessment
- Business Risk Assessment
- Transaction Monitoring
- Ongoing Monitoring
- Record Keeping
- STR/SAR Preparation & Submission
- Cryptocurrency AML/CFT Compliance (VASPs, DeFi, Blockchain Analysis)
- Counter-Terrorism Financing
- Compliance Regulatory Reporting
- Core Banking Compliance
- Financial Crime Compliance
- Investigations
- FATF Recommendations
- Compliance GAP Analysis

PROFILE

Dynamic Compliance Professional & Expert with extensive 9+ years of experience in ML/CFT regulations, financial crime prevention, & regulatory compliance across global & regional frameworks. Proven track record in managing complex compliance issues for financial institutions and DFNBPs. A strategic leader in developing & executing robust compliance programs, risk assessment strategies, & regulatory frameworks to safeguard institutions from legal, operational, & reputational risks. Known for expertise in conducting in-depth customer due diligence (CDD/EDD), customer & business risk assessment, transaction monitoring, & sanctions screening to detect & mitigate money laundering, terrorist financing, & other financial crimes. Solution-oriented professional with a strong focus on risk mitigation, regulatory alignment, & strategic compliance initiatives. Strong communicator & collaborator, trusted by senior management & regulatory bodies to provide strategic guidance, regulatory reporting, & compliance oversight.

CAREER HIGHLIGHTS

- ✓ Boosted CDD completion rate by 40%, ensuring rigorous compliance & risk mitigation.
- ✓ Digitalized processes, slashing account opening time by 30% & operational costs by 5%.
- ✓ Implemented a robust system that reduced anomalies by 20%, ensuring accuracy in financial assessments.
- ✓ Developed & executed an advanced risk framework, cutting overall risk exposure by 20% & strengthening controls.
- ✓ Optimized monitoring systems, reducing transaction review time by 20%.
- ✓ Maintained 100% on-time submission of Suspicious Activity Reports (SARs), reinforcing regulatory adherence.
- ✓ Educated 100% of staff, enhancing compliance culture & regulatory awareness.
- ✓ Identified & neutralized 100% of potential sanctions violations, ensuring seamless regulatory alignment.
- ✓ Achieved a 100% response rate to regulatory inquiries, fostering transparency & trust.
- ✓ Secured a 100% regulatory compliance rating, demonstrating excellence in governance.

EDUCATION

Association of Certified Anti-Money Laundering Specialists (ACAMS) – 2025

ACCA (Member) Association of Chartered Certified Accountants

Certified Crypto Asset AFC Specialists Certification (CCAS) – Pursuing

B.com (Commerce) University of Karachi – 2010

EXPERIENCE

Compliance Officer

Jan 2024 – Present

RSM Dahman Management Consultancy (RSM Dahman Auditors) | UAE

Customer Due Diligence (CDD) & Enhanced Due Diligence (EDD):

- Spearheading comprehensive Customer Due Diligence (CDD) process, including verification of identities, detailed beneficial ownership analysis for complex structures & rigorous assessments of the source of funds/wealth, which also includes overseas clients.
- Orchestrating Enhanced Due Diligence (EDD) for high-risk clients, including Politically Exposed Persons (PEPs), jurisdictions & corporate structures.

Sanctions Screening & Risk Mitigation:

- Proactively monitoring & managing Politically Exposed Persons (PEPs) & their associates, implementing risk mitigation strategies.

CERTIFICATIONS

- **2025 RSM Dahman Audit Training** – RSM Dahman Management Consultancy – **Training Auditors on AML Compliance**
- **2025 Mastering Regulatory Reporting: A Deep Dive into SAR/STR Compliance** – Pro AML
- **2025 Setting the Right Compliance Framework with robust AML/CFT Policies** – Pro AML
- **2025 Mastering Customer Risk Assessment & Enhanced Due Diligence** – Pro AML
- **2025 Unlocking Essential Insights on Screening: The Key for Safeguarding Business**
- **2025 Decoding KYC Requirements: A Crucial Element of AML Compliance in the UAE**
- **2021 Anti-Money Laundering Countering Financing of Terrorism** – The Institute of Financial Markets of Pakistan

SOFT SKILLS

- Attention to Detail
- Critical Thinking
- Strong Communication
- Team Collaboration
- Time Management
- Conflict Resolution
- Decision-Making
- Adaptability
- Resilience
- People Management
- Leadership

Sanctions Screening & Risk Mitigation:

- Executing advanced sanctions screening for clients & transactions against global sanctions lists, successfully identifying & preempting potential compliance breaches.

Regulatory Reporting & Compliance Program Leadership:

- Prepared and submitted SARs and mandatory filings in compliance with UAE federal laws guidelines.
- Designing & implementing comprehensive AML/CFT policies & procedures, aligned with evolving regulatory requirements & best practices.

Staff Training & Compliance Culture Building:

- Leading & mentoring a high-performing compliance team, fostering a culture of accountability & continuous learning.
- Driving team development initiatives, ensuring staff are equipped with the latest AML/CFT knowledge & best practices to navigate compliance risks.
- Cultivating a compliance-first culture across all operational levels, driving proactive identification & management of emerging risks.

Mastery of ADGM/DFSA Regulations:

- Ensuring unwavering adherence to ADGM & DFSA regulatory frameworks, excelling in AML/CFT, KYC.
- Possessing knowledge of ADGM & DFSA AML rules.

Regulatory Knowledge & Strategic Oversight:

- Maintained comprehensive expertise in regulatory compliance, including Know Your Customer (KYC), Anti-Money Laundering (AML), & Countering the Financing of Terrorism Financing (ATF).
- Proactively responding to evolving regulatory developments, leveraging in-depth understanding to implement best practices.

Assistant Manager Compliance

Feb 2021 – Dec 2023

Arif Habib Limited | *Karachi, Pakistan*

- Oversaw daily transaction monitoring, ensuring compliance with AML/CFT regulations & promptly reporting suspicious activities.
- Led the execution of advanced risk management frameworks & streamlined account opening procedures through automation
- Liaised with regulatory bodies to ensure timely responses to circulars and notices from NCCPL, CDC, PSX, and SECP.

Anti-Money Laundering Analyst

Oct 2019 – Jan 2021

Jubilee Life Insurance | *Karachi, Pakistan*

- Monitored transactions and created detailed STRs in compliance with SECP regulations.
- Transformed KYC/CDD/EDD frameworks, optimizing customer data management & enhancing risk systems.
- Drove comprehensive sanction screening procedures, proactively ensuring that organizational practices were compliant with regulatory standards

Assistance Manager Compliance

Jul 2015 – Sep 2019

Al Baraka Bank | *Karachi, Pakistan*

- Ensured strict compliance with AML/CFT regulations & ABPL policies by conducting in-depth reviews of account opening forms (AOFs).
- Developed & implemented advanced risk categorization frameworks, conducted training sessions, & seamlessly digitalized account opening processes.
- Conducted comprehensive sanction screening, ensuring strict adherence to regulatory requirements and identifying potential risks.

Finance Officer

Jan 2013 – May 2015

AEG Travel Services | *Karachi, Pakistan*

- Collaborated with departments to collect data and prepare reconciliations for periodic account assignments.
- Prepared audit reports with recommendations to improve business processes and ensure legal compliance.