

DEENA GOMES PINTO

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CAREER OBJECTIVE

I am ACAMS certified and Central Bank of the UAE approved, results-focused professional with strong work ethics and rich mix of experience in AML Compliance, Account Management and Business Operations across varied industries such as Money Service Business (Exchange House), Business Consulting and Real Estate, in Dubai. Seeking a challenging role to leverage my ten-year work experience and build a long and successful career in Compliance.



SKILLS AND CAPABILITIES

- Strong investigational, analytical, critical thinking and problem-solving skills with attention to detail and accuracy
- In-depth knowledge of AML Audit, Regulatory Compliance, Sanctions and Transaction Monitoring
- Proactive and ability to work independently and in a team, with minimum supervision
- Excellent oral / written communication and interpersonal skills with ability to interpret
- Experience working with people of diverse backgrounds and high level of cultural competency
- Highly adaptable, ability to handle stress and resourceful

EDUCATION

Certified Anti-Money Laundering Specialist - ACAMS, USA
Prevention of Corruption (Online Module), United Nations Office on Drugs and Crime (September 2018)
Certified Real Estate Broker Certification, Dubai Land Department (2013 – 2014)
Bachelor of Arts – Economics, St. Xavier's College (Gujarat University), India (April 2001)

PROFESSIONAL EXPERIENCE

Compliance Officer, May 2019 – November 2019
Al Dhahery Money Exchange (Dubai, UAE)

Key Responsibilities:

- Establishing policies and procedures to interpret laws, regulations, guidelines into the business and providing advice.
- Developing robust and sustainable AML control framework.
- Conducting transaction monitoring for potential money laundering and other breaches of conduct of business regulations.
- Establishing and maintaining accreditation and Know your customer Procedures.
- Managing regulatory inspections and relationships with regulators.
- Identifying new regulatory developments and reviewing their impact on business.
- Provide training and support to management and employees on how to fulfil their regulatory duties.
- Assisting management in enforcing country regulations and organizational policy.
- Overseeing that POS tools and equipment are functional and compliant.
- Delivering Compliance Management reports and board reports.
- Overseeing financial statutory and regulatory reports are submitted within required deadline
- Receive suspicious transaction alerts from employees and analyses them to take appropriate decisions to report all suspicious cases to the FID.
- Cooperate with and provide the FID with all information it requires for fulfilling their obligations.
- Develop and execute AML/CFT training programs considering all relevant risks of ML/FT and financing illicit organizations including the ways/means for addressing them.
- Provide necessary reports to the Board of Directors on all AML/CFT issues, on a quarterly basis.
- Arrange to retain all necessary supporting documents for transactions, KYC, monitoring, suspicious transaction reporting and AML training for the minimum period for record retention
- Conduct regular gap analysis between the existing AML/CFT procedures and current laws, regulations, notices and the standards of the UAE in order to determine the extent of compliance and propose actions required to address gaps, if any.
- Prepare Bi-Annual Compliance Report.

Account Manager / Business Coordinator, May 2016 – January 2018
M.R.S. Packaging Limited (Dubai, UAE)

Key Responsibilities:

- Introduce the company's profile and communicate the selection of products available. Handle and respond to existing products queries from clients quickly, effectively and accurately.
- Ensure all customer and third-party contracts adhere to internal compliance policy and procedures.
- Ensure documentation required for an interrupted shipment were completed by coordinating with third parties, export team and supply chain team; documents included COO, legalized documents & certificate of conformity.

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- Participate in sales and operational review meetings, business planning, develop strategies, define team targets and monitor target achievement (monthly, quarterly and annual); identify any shortfall/ critical issues and assist in developing action plans and take corrective actions in time.
- Generate and submit relevant reports to the management, present forecasts and reports, and make relevant recommendations.

Business Consultant, May 2015 – February 2016 Serene Business Centers (Dubai, UAE)

Key Responsibilities:

- Responsible for business set-up / company formation in Dubai mainland.
- Conduct daily meetings for business set-up and office viewings within the business center using the lead database.
- Assist clients and provide information regarding visiting different governmental departments.
- Solely handle all the companies Trade License renewals by working closely with the PRO and processing team.
- Attend internal sales meetings, trainings and other company events as required.

Property Consultant, September 2012 – January 2014 IPF Real Estate (Dubai, UAE)

Key Responsibilities:

- Responsible for selling properties by establishing contact and developing relationships, conducting viewings, negotiations with clients, completion of paperwork and handover.
- Provide potential customers with comparative studies/data for recently sold properties to determine competitive market pricing or the value of listed properties.
- Validate and verify all documentation submitted by the customers, prior to processing a sale / rental to ensure compliance with the policy and procedures at all times. Prepare documents such as MOU and lease agreements.
- Coordinate property closings, overseeing signing of documents and disbursement of funds.
- Keep up to date with local RERA regulations and compliance; and rental matters/process at the relevant authorities.

Customer Service Executive, April 2005 – January 2012 Gulf News, (Dubai, UAE)

Key Responsibilities:

- Constant interaction with clients, lead management, revenue generation and maintenance of client accounts in SAP, while meeting strict deadlines and targets. Forecasting & pipeline generation.
- Maintaining a thorough understanding of all clients in my portfolio, including business objectives, spending patterns, media selection and market challenges. Understand client brief and prepare a proposal to impact and measure key performance indicators in sync with the business objectives.
- Working effectively to ensure that all deadlines are met. Training new agents on SAP, Avaya & work flow.
- Consistently exceeded targeted results in customer retention, complaint closure, client expectations, sales and support service as well as other customer service goals.

PREVIOUS ASSIGNMENTS

- June 2004 – November 2004: United Parcel Service, Mumbai, India
- August 2002 – May 2004: Sales Consultant, Dealership in Ford Motors Co., Mumbai, India.
- July 2001 – June 2002: Recruitment Executive, Market Solutions.

PROFESSIONAL DEVELOPMENT

- August 2018 to December 2018: 40 hours training on AML/CFT; and 3-month self-study (CAMS preparation)
- Fraud Risk Management seminar by Open Thinking Academy, November 2018
- SAP, Net-Suite Training with previous organizations.

PERSONAL INFORMATION

- Nationality: Indian
- Marital Status: Married
- Visa Status: On Spouse Visa
- Driving License: UAE