

UDARA THENUWAN ATAPATTU (DON)

MBA (UK). AIB(SL). PGD(UK). DIP IN BANKING AND FINANCE. Member-IIA
CERT. CTF AND INVESTIGATIONS (ACAMS-USA)

A Banker with 20+ years of experience in Compliance, Internal Audit and Commercial banking operations / Specialist in Transaction monitoring AML/KYC

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Location : Dubai, UAE



Profile

A professional banker with over 20 years of experience with specialized knowledge in compliance, Internal audit and commercial banking operations.

As Member of Institute bankers of Sri Lanka and Institute of Internal Auditors (USA) and a MBA from Cardiff Metropolitan University in UK, I am a seasoned banker and compliance/auditing professional with a solid academic background with expert knowledge in commercial banking operations. A specialist in transaction monitoring and functioned as a Money Laundering and Risk Officer (MLRO) for the banking sector. Experience professional in investigations of Anti Money Laundering (AML) / KYC/ CTF and compiling suspicious transaction reports -STR/SAR. Possess depth knowledge on correspondent banking operations on global scale and related regulatory environment. Internal Auditor with specialized knowledge on branch operations audits, Credit/Legal audits and investigations.

The knowledge of mine on commercial banking operations was recognized by the CEO of DFCC Bank PLC with a special note of appreciation. Furthermore, investigation reports carried out on AML activities is appreciated by the Local regulators -FIU (Financial Intelligence Unit - SL) for level of analytical nature and clarity presentation.

Skills

- Transaction monitoring
- Risk assessment/Analysis and Investigation
- Data Analytical and Report writing
- Leadership skills
- Accessing gold articles and advances
- Good training, presentation and communication skills
- Good knowledge on MS word and excel
- Sales ,Marketing and PR skills

Career Objective

- To continuously upgrade myself as a compliance professional/Career auditor both knowledge and experience wise to become a top rated professional in the field.
- Create and Add value to the organization I am working with my expertise of 18 + years in banking industry couple with my sound academic qualification as a MBA and professional qualification in banking , compliance and internal Audit .

Employment

Money Laundering and Risk Officer (MLRO)/ Transaction Monitoring Specialist 2019 – Present
Assistant Manager – Compliance
M/S DFCC Bank PLC, Sri Lanka



TRANSACTION MONITORING ACTIVITIES

- **Transactions monitoring activities** and **sanction screening** with the team using **AML monitoring** and **World check systems**.
- Regulatory reporting – **STR**, Regulatory information submission through **GO AML** systems
- Conducting Investigations on **AML/CTF** Activities and report submission to regulators and Operations Risk Management Committee (**ORMC**) and the Board Integrated Risk Committee (**BIRMC**)
- Handling regulatory inquiries with local law enforcement agencies through Go AML systems and providing statements.
- Preparation management reports on AML activities.
- Providing Inputs for Development of AML System in bank (FCM and Omini Systems)

RISK ASSESSMENT AND REVIEWS

- Conducting **overall branch risk assessment** considering various risk elements
- Developing overall **AML reviews plans** for entire Branch network
- Participation in **Enterprise Wide Risk Assessment (EWRA)** for the bank
- Carrying out regulatory reviews including - AML and regulatory reviews on Branches and department (Correspondent banking /payment applications and mobile banking/Credit cards etc.)
- Providing required clearances for quarries on AML quarries and payment related products and application base on local regulations
- Coordinator **Business Continuity Management** for the compliance department – Identifying critical activities, Designing BCP frame work and coordinating and monitoring **DR drills**

CORRESPONDANT BANKING RELATIONS

- Functioning as **MLRO** in dealing with International Correspondent banks-Including HSBC, Deutsche Bank, JP Morgan Chase, Standard Chartered, Mashreq Bank, Doha Bank and Exchange houses worldwide including GCC region(AL Ansari ,NEC, Lulu , Al Zaman , Al Jazeera ,Global Money Exchange)
- Carry out due diligence checks, **risk assessment of Correspondent banks/Exchange houses** and providing clearance for onboarding and carry out periodic reviews .
- Handling **SWIFT KYC Registry** behalf of the bank

Internal Auditor

Assistant Manager/ Executive - Group Internal Audit 2014 – 2019
M/S DFCC Bank PLC, Sri Lanka



- Conducting audit covering **commercial banking operations** and lending through Branch **operations audits, Credit Audits and Credits Legal Audit**
- Department audits, Reviewing the actual work in line with **standards operational procedures/Circulars/manuals/policies**
- Certification of the **internal controls** in place and compliance to statutory requirements.
- Assisting the **development of Asset Back lending** (gold) related **audit programs**
- Conducting and Assisting **Special investigation** on Branch operations and **Asset Back lending** (gold) areas.

Officer In Charge / Pawing Officer / Account Opening Officer / Teller
Junior Executive – Branch operations
M/S DFCC Bank PLC, Sri Lanka

2008 – 2014



All **Commercial banking operations** including –

- **Branch banking activities** – All counter related operations including Cash handling, account opening and cash officer functions.
- **Handling Gold portfolio , Asset Back lending (gold)activities** – Assessment of gold articles, make advances bases on the article, secure Lodging pawning articles, stock keeping and verification, Auction handling procedures
- Exposure to credit related activities.

Marketing Executive

Credit Cards/Call Center Agent/Customer Service Executive/Real Estate

2003 – 2008



M/S Standard Chartered Bank / Amex cards operations /
Benison Internal Property Developers

- **Marketing and sales of Credit cards** , sales **presentations** and follows ups etc including direct sales activities
- **Call Centre agent / CSV Executive** - Handling Customers quarries related AMEX face to face and call centre
- Working experience in **AMEX card operations** with international coordination with vendors India
- Pre selling and post selling of luxury apartments
- Conducting sales presentations and site visits and assisting
- Handling high net worth clients
- Carrying out marketing promotion and sales activities for real estates

Education

• Master of Business Administration - MBA(UK)	Cardiff Metropolitan University U.K.	2015
• Certificate – Counter Terrorist Financing (CTF)	ACAMS (USA)	2020
• Certificate – Investigations	ACAMS (USA)	2020
• Associate Member – Professional Banker – AIB(SL)	Institute of Bankers of Sri Lanka	2020
• Membership – Internal Auditors- IIA (USA)	Institute of Internal Auditors (USA)	2016
• Certificate in Internal Audit	Academy of Finance (SL)	2017
• Diploma in Applied Banking and Finance– DABF	Institute of Bankers of Sri Lanka	2020
• Certificate in Banking and Finance - CBF	Institute of Bankers of Sri Lanka	2016
• Certificate - AML and CDD	DFCC Bank PLC (SL)	2016
• Post Graduate Diploma –Business Mgt– PGDIP(UK)	London School of Commerce U.K	2014
• CIMA (UK) Managerial Level - Reading	Chartered Institute of Management Accountants	2022
• CMA (SL) Managerial Level - Reading	Certified Management Accountants Sri Lanka	2022
• Diploma in Computer Studies – DICS (SL)	IDM Computer Studies – Colombo	2001
• Officer Certification Programme – OIC certification Commercial Banking Operations	DFCC Bank PLC (SL)	2013

Work Related Achievements

- **Appreciation from FIU /Local regulatory authorities** for details analysis and submission of comprehensive investigation reports on Suspicious Transaction Activities (STR)
- **CEO Note of Appreciation** by Mr. Laksman Silva (Managing Director/CEO - DFCC Bank PLC) for successful completion OIC certification programme and securing Second place among top five scores.
- **Conducting training programme** on cash counter operations/core banking systems for the frontline of the bank
- Appreciation note from HR department for the contribution made towards development of the staff providing training and mentoring on commercial banking activities.

Personal Details

• Date of Birth	19 th December 1984	• Nationality	Sri Lankan
• Gender	Male	• Languages	English & Sinhala
• Sports	Cricket / Athletics	• Civil Status	Married

Referees

Mr. Don Lasantha Gonaduwage

Senior Operations Analyst

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I do hereby certify the above submitted details are true and correct.