AHMED HASHIM

AML Compliance Specialist | Data Privacy Expert | Anti-Fraud Professional

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SUMMARY

Accomplished AML Compliance Specialist and Data Privacy Officer with experience in developing and executing comprehensive regulatory frameworks and compliance programs. Proven expertise in conducting privacy impact assessments, implementing robust data protection policies, and managing third-party risk. Recognized for successfully overseeing Anti-Fraud Controls and Loss Preventive measures, preventing data breaches, and elevating organizational compliance standards. Committed to fostering a culture of integrity while enhancing risk management strategies.

SKILLS

- **Compliance & Regulatory** AML/CTF Standards, FATF, OFAC, FATCA, KYC/CDD, Regulatory Frameworks, Sanction List Review, Investigations & STRs/SARs reporting.
- **Risk Management:** Third-Party Risk Management (TPRM), Client Risk Ratings, Risk Assessment, & Stakeholder engagement.
- **Data Protection & Privacy:** GDPR Compliance, Privacy by Design (SPDA), Privacy by Impact (PIA/DPIA), Subject Access Request (DSAR), Data Processing Agreements (DPA/ NDA).
- **Anti-Fraud:** Fraud Detection/Response, Alerts Screening, Disputes, Recovery and Chargebacks, Red Flag Transaction Monitoring, and Payment Networks Compliance (Visa/Master).
- **Incident Response:** Rapid Data Breach Containment, SOPs Development, Cross-Department Collaboration, and Reporting.
- **Technical Proficiencies:** Banking Systems, Finacle, GoAML , Fraud Detection Tools, FircoSoft, SafeWatch , and advanced analytics and secure processing.

EXPERIENCE

DATA PRIVACY OFFICER   Vodafone EG | Cairo, Egypt   December 2021 –November 2023

- **Developed** and **executed** privacy impact assessments **(PIA/DPIA)** for 85+ high-risk projects annually using One Trust, aligning with **GDPR** and local data protection standards.
- **Spearheaded Third-Party risk** management (**TPRM**) initiatives, including **Vendor due diligence**, Self-assessment **validation**, and Data Processing **Agreements (DPA / VPCD / NDA) negotiations**.
- **Managed** Project Assessment Committee for **SPDA** (**Privacy by Design**) module under **GDPR compliance program** to assess and Secure Data **Protection (DPIA)** and mitigate potential risk during **development** phase.
- **Oversaw** rapid **Incident Response** measures for **Data Breach** investigations and **containment** strategies, defining root cause, devising **corrective plans** isolating affected information.
- **Collaborated** with cross-functional teams to launch a **Cookies Management** project, Fulfilled **Data Subject Access** Requests (**DSARs**), managing **Consent forms** and response to Ask-privacy **mailbox inquiries**.

SENIOR COMPLIANCE OFFICER   RAK Bank | Dubai, UAE   June 2015 – August 2020

- **Oversaw** and **enhanced** daily BAU, the implementation of internal frameworks and policies ensured the adherence to national **(CBUAE, FIU, SCA)** and international standards **(FATF, FATCA, OFAC, BSA, Basel Committee & etc.,).**
- **Verified KYC** and conducted Customer **Due Diligence (CDD/EDD)** for high-risk client **onboarding**, implemented **background checks** on (**PEPs/UBOs/SDN/Sanctioned list**) by screening global databases and **SDN list**s.
- **investigated** 150+ suspicious accounts based on **tipoff received, updated AML Banking forum with findings, and Submitted** Suspicious Activities Reports **(STRs/SARs)** through **FIU** portal
- **Coached** and led a **team** of 5 analysts during **compliance system migration**, targeting **clearing** alerts **backlog** of 180,000 **reverse screening alerts** and **supporting** AML **team** with **various** activities.
- **Performed Quality Assurance** for an **offshore** AML **team**, validating alerts **follow-ups** and producing **detailed** daily **reports** and weekly **dashboard** reports. In parallel to **Monitoring & Verify Inward Remittances** above 2 million.
- **Addressed statutory authorities'** inquiries and memos, as well as **correspondent** banks' **questionnaires**, ensuring all **correspondence** met exemplary standards.

AUTH. & FRAUD CONTROLS OFFICER   RAK Bank | Dubai, UAE   May 2012 – May 2015

- **Monitored** and analyzed triggered **Alerts** and **Red flags**, employing data analytics to detect **fraudulent activities** & prevent further **repetitive patterns** in the future.
- **Analyzed** cards usage raw data and reported identified common compromising points (**CCPs**) and **Evaluated** system performance through targeted testing using scenarios and scripts, reported **rules parameters** required changes.
- **Optimized** manual offline **authorization** patch and secured correspondence with acquiring teams over (**IARS/GARS**, Fax & Telex) channels. platforms report on (**SAFE/TC40**), and **Non-Compliance** programs (MFP, GMAP, etc.), for latest trends.
- **Resolved** transactions **disputes**, processed **loss** recoveries and **chargebacks**, Managed **merchants'** authorizations, **acquirer** banks requests, Service providers **platforms**. Validated access limit payments and replenished exceptional limit.

FRAUD DETECTION ANALYST   Emirates NBD | Dubai, UAE   December 2008 – March 2012

- **Utilized** real-time **transactions monitoring**, **red-flags** and analytical **tools** to **detect** irregularities & fraudulent patterns.
- **Collected** and **aggregated data** from card's daily usage reports to reveal possible **CCPs** (Common Compromising Points) that will aid in evading potential **fraudulent loss**.
- **Identify** and **submit** reports on **possible** system **weaknesses** and **fraud risks** identified, **analysis** & **investigations**.
- **Coordinates** with the **acquiring banks & merchants** for **unauthorized** transactions **reversal** and collaborate in **exchanging** any **footage** or relevant **evidence that** could indicate the fraudsters' **identity.**

HIGHLIGHTS

- **System Training and Handbook** (Rak Bank 2019/20)**:** Developed tailored manuals and held training sessions on new compliance system and operating procedures.
- **Operational playbook** (Rak Bank 2020): Introduced an internal playbook for the department, which provides seamless guidance and knowledge reference for daily BAU best practices, defining roles and responsibilities through the process cycle, and training material for new hires, it included instructions for handover during leave of absence and emergencies.
- **Chatbot Service** (Vodafone 2022/23) Completed a thorough examination of Chatbots' service across different communication channels. Detected deficiencies and policy flaws and created an action plan to centralize the service and establish a new agreement with the provider.

PROJECTS

- **National Digitalization Initiative** (Streams Tech. Consultant, Cairo2021) **Directed** the electronic storage of 20+ million records by utilizing automated data quality checks and governance protocols, guaranteeing the reliability and accessibility of the data.
- **C3 Payroll Card** (Rak Bank 2017) **Earned** Rak-Champion Award for running comprehensive data quality assessments and clearing all AML detections that facilitated a successful launch and full regulatory compliance
- **AML Core System Migration** (RAK Bank 2019/20) **Collaborated** with multiple teams to streamline the new banking operations core system installation, which involved system acceptance tests, data transfer, revision of existing SOPs, internal policies, and user controls.

EDUCATION & CERTIFICATION

Bachelor of Commerce "Accounting and Business Management, Tanta University   -   2000 – 2004

- ➢ **CAMS Certified by Association of Certified** Anti-Money Laundry Specialist -   2016
- ➢ **EIBFS Training Courses** (Emirates Institute for Banking and Financial studies) - 2017 - 2018
  - ○ CBUAE Regulations.
  - ○ Correspondence and Professional Communications