



HASSAN WAJIH

Aspire to secure a challenging position within a professional organization where I can leverage my extensive experience in compliance, customer due diligence, and anti-money laundering operations to manage risk, ensure regulatory adherence, and contribute to the organization's success and my own professional growth

CONTACT

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PERSONAL INFORMATION

- Languages : English & Urdu
- Driving License : GCC & Pakistan

Education

- **Master's in Business Administration - Sept 2002**
IT Bi-Major Marketing, GPA 4.00, Al-Khair University AJK (Islamabad Campus)
- **Bachelor's in Computer Sciences - Jan 2001**
GPA 2.67, Al-Khair University AJK (Islamabad Campus)
- **Internship**
Saadi Cement Limited - Developed inventory control system for central stores.

Experience

Standard Chartered Bank Bahrain (Working for Tanzania SCB)

Business Risk Manager

(Sept 2024 – Dec 2024)

- Assisting WRB Head in the responsibility of Process Owner by handling inventories, tracking, monitoring progress, and reporting/escalating issues and risks that impact WRB Business and operations as a whole.
- Monitoring and raising concerns/escalating to seek Wealth Retail Head (WRB) & COO attention for timely delivery of non-negotiable operational risk activities (RRA, RCSA, M7 updates, overdue issues, etc.).
- Ensuring all risk updates and issues with the potential to be material risks are showcased to WRB Head and presented in country and regional risk forums.
- Collaborating closely with WRB teams and Operations teams on tracking issues until closure and escalating for traction as necessary.
- Engaging country BRMs to conduct short reviews of business and operations processes, including payments processes, static data updates, archiving client requests and onboarding documents, complaints closures, and reconciliations.
- Assisting the Business in delivering tasks that come from regional risk and crown forums.
- Attending functional and risk meetings to gauge progress, traction, and new issues that may hinder transitions.
- **Risk assessment:** Identifying and evaluating potential risk that could impact WRB business objectives and report to WRB Head/Crown project lead
- **Risk mitigation:** Develop and implement strategies to minimize identified risk, including financial, operational, regulatory, and reputational risk.
- **Monitoring & reporting:** Regularly monitor risk management activities and report findings to Head WRB and crown project lead
- **Collaboration:** Work with cross functional teams to ensure that risk management practices are integrated into daily operations

Standard Chartered Bank Bahrain

Manager, Customer Due Diligence Operations

(Feb 2016 - Sept 2024)

- Directly accountable for managing risk inherent in processes executed by CDD operations teams and to manage end to end AML CDD related matters within Bahrain
- Performing due diligence on the highest risk clients like Publicly Exposed Persons, Ultra High Net Worth Clients, Sanctioned Clients, Clients reported SARs & Clients having Adverse Media at the time of on-boarding, trigger event, and periodic basis
- Drive, coordinate and monitor initiatives, projects, and actions to ensure the Bank operates in accordance with the relevant laws and regulations, Group/Country policies, and standards for the prevention of money laundering.
- To ensure quality and timely completion of all activities by CDD Operations team i.e. report extraction, review on Core Banking MIS, updating CDD deficient cases

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- Ensure CDD information completed by the maker is current and valid as per the required standard
- Assess adverse media searches carried out adequately by the Individual CDD team
- Review account activity conducted by Individual CDD / RM (where required)
- Review completed Tax assessment for HNW clients
- Actively participating in all UAT/ UVT/ BRD/ Process feedbacks/ process re-engineering.
- To supervise and ensure that activities are carried out with the maximum efficiency, security & controls & that service is provided to both internal & external customers in accordance with agreed service standards.
- To assist Head of CDD Operations to ensure adequate controls across AML CDD process are in place, compliant with Group policy and procedures, regulatory and local Laws.
- To assist Head of CDD Operations in implementing, designing, and testing of AML CDD related CST/KRI etc., ensure that all material risks are identified, assessed, mitigated, monitored and reported / escalated in accordance with the bank's risk management framework.
- To effectively interact, communicate & engage with all stakeholders i.e. CDD Advisor, FCC, Branch, ASU, Group FCC, UORMs etc. to achieve the objectives of the unit.
- Ensure that AML CDD risk relating to the country is effectively managed end to end in accordance with Group and local regulatory requirements. (Responsibility extends end to end across Hub and Spoke and across other stakeholder groups where certain processes are executed).
- Align and drive the unit as per the refreshed strategic priorities to deliver our network, grow affluent business, optimize low returning markets, improve productivity, transform and disrupt with digital agenda.
- eKYC- Checker for country as well as making payment on e-Procurement

MCB Islamic Bank Ltd as Regional Compliance Officer

Compliance & Internal Control (Nov 2015 – Feb 2016)

- Conduct branch reviews to ensure that compliance policies and controls are properly implemented.
- Review accounts to verify the source of wealth, income, and adherence to customer due diligence.
- Ensure the display of necessary notices and licenses.
- Review cash management practices for compliance.
- Verify account opening forms against corroborating/supporting documents.
- Review the operations of ATMs and the management of cheque books.
- Assess both financial and non-financial KYC, CDD, and EDD procedures.
- Evaluate the management of lockers.
- Review processes for remittances, online transactions, pay orders, and demand drafts.
- Monitor and review the dishonoring of cheques and the implementation of stop payment instructions.
- Conduct transaction monitoring and review for compliance.
- Ensure that Anti-Money Laundering (AML) regulations, the Bank Secrecy Act, and Fair Credit Act requirements are being followed.
- Train banking staff on these compliance procedures.
- Carry out investigations related to potential non-compliance or to confirm that compliance is being maintained.
- Collaborate with management and staff to identify and manage regulatory risks

Standard Chartered Bank Pakistan Ltd

Senior CDD Analyst, AML - CDD Operations (Jan 2013 - Nov 2015)

- Carried out Dynamic Risk Reviews for triggered alerts across Individual, SME, Priority, and Islamic banking customers. Conducted periodic
- Customer Due Diligence (CDD) risk reviews for all EDD (Enhanced Due Diligence) individual customers in Consumer Banking.
- Ensured no overdue CDDs and maintained fast turnaround times for executing CDDs and account openings.
- Ensured a robust CDD system with high-quality data integrity and monitoring.
- Worked with Pakistan Relationship Managers to assess clients' AML risks, gather documentation from public sources, liaise with clients/other departments, and produce high-quality CDDs and statistical reports.
- Reviewed customer profiles for FATCA compliance.
- Provided insights to Relationship Managers on clients' AML risks, developing an understanding of industry, sector, and client information that could impact the Bank's AML risk.
- Actively liaised with Relationship Managers and Operational Risk and Compliance functions.
- Maintained CDD at the highest quality to protect the Bank from regulatory risks, ensuring that CDD and account openings are customer-centric and straightforward.
- Completed activities such as report extraction, system review, MIS updates, and handling CDD deficiencies with quality and timeliness.
- Conducted callbacks when required for address and profession confirmations.
- Followed up and communicated according to DOI and group process notes.
- Offered suggestions after discussions with stakeholders or based on email advisories.
- Met all targets, including 100% review completion within 60 days, no major breaches in QA, and no significant findings in Local/Group reviews.

Standard Chartered Bank Pakistan Ltd

Team Leader Control & Operations Phone Banking (May 2007 - Jan 2013)

- Manage and coordinate with branches to ensure timely execution of transactions between Phone Banking and Branches, including Payment Orders, Demand Drafts, Bank Statements, Funds Transfers, Card Payments, and Bank Certificates.
- Oversee Stop Payment of cheques.

- Revise and maintain Business Continuity Planning to ensure organizational stability.
- Ensure compliance with legal, contractual, audit, SBP, and government regulations.
- Address Internal Audit observations and implement proactive measures to minimize audit issues.
- Maintain office policies and procedures.
- Manage daily activities, preparing team analysis to ensure agents meet daily and monthly targets.
- Ensure all transactions are processed within the given TAT.
- Provide high-quality service to customers regarding their transactions and queries.
- Maintain minimum control standards.
- Conduct reviews and evaluations to identify cost-reduction opportunities.
- Call back customers in case of errors or funds non-availability to save time and ensure superior service.
- Handle capacity planning and manpower scheduling.
- Monitor Balance Transfer and Extended Payment Plans executed by Phone Banking Review
- Edit and implement process flows at Phone Banking related to Branch banking and ensure proper execution. Generate monthly MIS reports of all Phone Banking Transactions initiated at SCB.
- Maintain staff records for reference by Supervisors and the Phone Banking Manager. Escalate
- Prepare MIS reports on Internet Banking enrollments, cheque book uploads, etc. Conduct quality

Standard Chartered Bank Pakistan Ltd

Phone Banking Officer (Formerly Union Bank Ltd) (Nov 2003 – April 2007)

- Customers dealing for all Banking assets and liability products regarding queries, suggestions, complaints, inquiries & maintenances with complete product information
- Executing Requests: Pay Order, Local and Foreign Currency Demand Drafts, Check Book, Bank Statement, Proprietorship Certificate, Balance and Reference Certificates.
- Banking Maintenance's: Activation / deactivation of loan accounts and Credit Protector Insurance, Change of Personal Information, Activation / deactivation of ATM Debit cards, Change of ATM PIN, linking default accounts with Visa Debit Card, Check Stop Payment, Temporary / Permanent block of ATM / Debit card plastic.
- Credit Cards and Charge Cards: Activation / deactivation of Card Accounts and Credit Protector Premium, inquiries for local, international, internet transactions, and reversal of bank charges, temporary / permanent block, limit enhancements, reporting frauds, Statement issues, Installment booking etc.
- Financial Transactions: Internal Funds Transfers, Third Party Transfers, Utility Bills Payment, Extended Payment Plans on Credit Cards & Funds Transfer on installment plans
- Other Services: ATM services and Locations, Call Back Requests, Product Details, Complaints, Internet Banking etc.
- Highlight customers / issues and complaints which are unable to resolve at Phone Banking to concerned unit. Follow up till resolved with customer satisfaction.

Union Bank Ltd

Verification Officer (July 2003 – NOV 2003)

- Verification of applicants through their HR/Payroll department.
- Physical verification of applicants' residences.
- Verification of bank statements and legal documents provided by applicants.
- Collateral verification.
- Market and neighbor checks of applicants.

ACHIEVEMENTS

- Online Banker of the Month (16 times)
- Awarded Outstanding Phone Banker of the Year (2006)
- No. 1 in CDD Operations (2014-2015) Outstanding Performer in CDD Ops Bahrain (2018, 2021 - Half Yearly)
- Received Client Experience GEM Award (Q1 2022)
- Operational Resilience Certified

SKILLS

- Proficiency in MS Office
- Anti-Money Laundering (AML) procedures
- Verbal, written, and interpersonal communication
- Ability to relate at all levels of decision-making processes
- Teamwork and individual contribution Self-motivation and effective priority setting
- Implementation of decisions to achieve goals
- Operational needs management
- Risk management and compliance in financial services
- Customer Due Diligence (CDD) operations Compliance with local and group policies and regulations
- Process re-engineering and Project management
- Experience in handling high-risk clients Customer-centric approach in banking operations
- Training and mentoring of banking staff

Internal Certifications at Standard Chartered Bank

Retail Individual Certifications:

- EDD-MEDD Approver
- ID&V, Name Screening, and Internet Search Periodic and Trigger Risk Reviews Politically Exposed Persons (PEP) Prohibitions & Sanctions
- Source of Wealth
- Tax Awareness for CDD
- Client Tax Compliance
- Source and Corroboration of Wealth Approval and Compliance Advice Identification, Verification & Name Screening Unwrapping
- Prohibition, Sanctions, and High-Risk Clients Politically Exposed Persons for RBB
- Fighting Modern Slavery and Human Trafficking (non-ACAMS member)
- CDD Advisory Role Certification
- CPBB Credit Risk Management Program