

# RANA MOHAMMED OWAIDA

Senior Compliance & AML Specialist · Executive Operations Professional

Abu Dhabi, UAE

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## PROFESSIONAL SUMMARY

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AML and compliance professional with 10 years at Lulu Financial Holdings, managing operations across 10 countries and overseeing a team of 100+ trained staff. ACAMS-certified with hands-on expertise in iMATCH, Themis, FISERV, FOCAL, and IDETECT systems. I also serve as Executive PA to the CCO and Director of Compliance — handling both roles simultaneously with full discretion, strong organisational control, and consistent delivery under pressure.

## CAREER HIGHLIGHTS

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10 countries under compliance oversight 100+ staff trained across GCC and Asia-Pacific ~5 complex AML investigations managed monthly	Dual role: AML Manager + Executive PA to CCO 5 AML systems: iMATCH, FISERV, Themis, FOCAL, IDETECT Tableau compliance dashboards for C-suite reporting
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## PROFESSIONAL EXPERIENCE

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### Assistant Manager – Compliance Systems & Training / PA to CCO

Oct 2016 – Present

**Lulu Financial Holdings** · Abu Dhabi, UAE

#### AML / CFT Compliance & Risk Governance

- Manage AML/CFT compliance operations across 10 countries — UAE, Oman, Bahrain, Kuwait, Qatar, Philippines, Hong Kong, Malaysia, Singapore, and Seychelles — ensuring full adherence to regulatory requirements and internal standards.
- Handle approximately 5 complex AML investigation cases per month, covering transaction monitoring, suspicious activity screening, escalation, and formal STR submission.
- Conduct risk-based analysis and gap assessments to strengthen internal control frameworks and align procedures with FATF guidelines and UAE Central Bank (CBUAE) directives.
- Configure and manage five AML detection systems (iMATCH, FISERV, Themis, FOCAL, IDETECT) to improve case detection accuracy and operational efficiency.
- Supervise compliance team activities across multiple locations; act in full managerial capacity during senior management absence to maintain uninterrupted operations.
- Collaborate with Legal, Finance, and Operations to enhance control effectiveness and remediate audit findings on schedule.
- Design and deliver compliance training programmes — trained 100+ staff across the GCC and Asia-Pacific — building a consistent AML awareness and regulatory culture.
- Prepare executive dashboards and compliance performance reports using Tableau for presentation to senior management and the Board.

#### Executive PA — CCO & Director of Compliance

- Manage the full calendars, meeting schedules, and confidential communications of two C-suite leaders simultaneously.
- Coordinate international travel, board meetings, regulatory engagements, and executive events — handling logistics from end to end.

- Prepare executive reports, board presentations, and regulatory submissions; record meeting minutes and track all follow-up actions across stakeholder groups.
- Act as the primary interface between senior leadership and internal departments, external regulators, and Board members — managing sensitive communications with discretion.

### System Administrator

Sep 2015 – Mar 2016

Stirling Group · UAE

- Managed company communications, legal document workflows, and system access controls.
- Supported sales coordination, proposal development, invoice tracking, and client follow-ups.

### Admin & System Administrator

Jan 2014 – Apr 2015

New Year Petroleum Services · UAE

- Handled procurement documentation, supplier coordination, invoice processing, and payment oversight.
- Managed day-to-day office operations and administrative systems.

### Admin – Accounts Receivable

2012 – 2013

Commercial Bank International · UAE

- Managed receivables tracking, overdue account follow-up, and contract documentation.
- Coordinated stakeholder communications internally and externally.

### Administration Officer

2012

Abu Dhabi Boxing Federation · Abu Dhabi, UAE

- Coordinated events, managed financial documentation, permits, and official correspondence.

## EDUCATION & CERTIFICATIONS

EDUCATION	CERTIFICATIONS
<b>Islamic Banking</b> Al Khawarizmi College, UAE	ACAMS Certificate / Training AML/CFT Advanced Certification (MLROs / D-MLROs) AML/CFT Basic Principles Risk Management Certificate ICDL – International Computer Driving License IELTS Academic – Band 5.5

## TECHNICAL SKILLS & TOOLS

<b>AML Systems</b>	iMATCH · FISERV · Themis · FOCAL · IDETECT
<b>Compliance</b>	Transaction Monitoring · Case Management · STR Reporting · KYC / CDD · Risk Scoring
<b>Reporting</b>	Microsoft Excel (Advanced) · Tableau · MS Office Suite · Compliance Dashboards
<b>Frameworks</b>	FATF · UAE Central Bank (CBUAE) · AML/CFT Directives · Internal Audit Coordination
<b>Languages</b>	Arabic — Native · English — Fluent · French — Basic

## MULTI-COUNTRY COMPLIANCE COVERAGE

**GCC:** UAE · Oman · Bahrain · Kuwait · Qatar    **Asia-Pacific:** Philippines · Hong Kong · Malaysia · Singapore · Seychelles

(References available upon request · Abu Dhabi, UAE · r.owaida55@hotmail.com · +971 50 294 4774 )