

Abdullah Bin Khamees

Riyadh - Narjes.
Mobile: 0555491331; Email: binkhamees85@gmail.com

Senior Management & Leadership Executive – Banking

*Executive Leadership, Operations Management, Stakeholder Relationships
Risk Management, Anti-Money Laundering (AML), Compliance*

An accomplished, highly capable **Senior Management and Leadership Executive** with a wealth of experience building and leading Compliance, Sanctions and AML operations in the banking industry, and the proven ability to anticipate risks and put in place mitigating measures to avoid their occurrence

Creative and analytical, a mature, trustworthy professional with polished communication skills and natural authority, demonstrating strong integrity and judgement, defining, developing and implementing policies and procedures related to financial crime, regulatory and compliance issues as well risk governance and reporting

With a track record of establishing relationships, influence and buy-in with all stakeholders, a confident, energetic leader who builds, empowers, and motivates multi-cultural, cross-functional teams to achieve goals, with a keen interest in personal development and a passion for developing and supporting businesses

Skills

Executive Leadership	Visionary leadership and skilled resource allocation to achieve deliverables
Operations Management	Meticulous planning & organization to ensure smooth running of operations
Risk Management	Leads identification, assessment & mitigation of all AML / CTF related risks
Regulatory Compliance	Ensures compliance to requirements, laws, regulations & industry standards
Process Improvement	Strives for operational excellence across departments & business processes
People Management	Strong, decisive leadership of diverse multi-cultural & cross-functional teams
Stakeholder Management	Develops trusting & respectful relationships with all stakeholders & regulators
Governance & Control	Implements & oversees adherence to robust systems, processes & controls
Report Preparation	Skilled and experienced in preparing comprehensive and informative reports
Languages	English language, very good speaking and writing

Career History

October 2014 – present

Arab National Bank (ANB)



Head of Sanctions

Apr 2019 – present

Leading all functions of the sanction section to achieve objectives by ensuring that the Bank's Policies and Procedures related to sanction are strictly adhered to by all departments; also acted as temporary Head of AML advisory for 9 months until a full-time replacement was appointed.

- *People Management* – Managing a team of 19 reports (4 direct, 15 Indirect), mentoring and coaching new comers, developing objectives, conducting periodic performance reviews, rewarding & disciplining
- *Governance & Control* – Ensuring strong governance & good ratings based on ANB & SAMA regulations
- *SAMA Regulatory Requests* – Receiving and analyzing SAMA regulatory requests, identifying all actions needed and acting upon them, ensuring all required information and supporting documents are gathered
- *Transactions Monitoring* – Ensuring transactions monitoring and strict compliance with SAMA, BANK rules and regulations for processing transactions
- *Business Continuity* – Coordinating with BCD for all BCM requirements including participation in all test scenarios, activating BCP in case of emergency, and ensuring BTCL & backups are prepared
- *Compliance & Risk* – Identifying and tracking non-compliances to a proper closure, ensuring relevant protocol / procedure is used for reporting all types of risks and strictly adhering to the Code of Conduct
- *Report Preparation* – Preparing internal and external periodic sanction reports

Achievements

- ✓ Led the Sanction system project from business perspective and wrote the Sanction manual and program
- ✓ Prepared a detailed report on the correspondent relationships within the bank to identify AML key risks, developed an action plan to eliminate or reduce its risks, and addressed all related issues and problems
- ✓ Produced a detailed report on Sanctions Compliance and addressed all related issues and problems
- ✓ Developed the AML policy and procedures, prepared the AML / CTF and Sanction training material and trained some of the bank staff

AML Control Manager

Nov 2017 – Apr 2019

Supervised the quality of work between the investigation and reporting units and reviewed and approved all SAR & STR submitted by the units to ensure the validity, accuracy and clarity of the indicators.

- Set performance KPIs and ensure that achievements and high level of productivity are accomplished.
- Followed-up quality reports issued by AML Monitoring unit and worked on the notes raised by them.
- Worked closely with Business/Support functions to identify AML key risks and develop an action plan to eliminate them and monitor progress.
- Ensured that AML policies and procedures were clearly and effectively communicated to all staff.
- Provided timely reports on AML to the management, which highlighted regulatory developments and serious or persistent AML problems.
- Deputized for the AML head in case of any absence.

Achievements

- ✓ Prepared and wrote the AML / CTF manual and program as well as the AML policy and procedures
- ✓ Reviewed AML system scenarios and proposed an enhancement to raise system effectiveness
- ✓ Submitted many studies on specific topics to the senior management at their request or on personal initiative, some of which was presented to Saudi Central Bank SAMA

AML – Sanction Manager

Oct 2014 – Nov 2017

Worked closely with business and support functions to identify risks of sanctions and ML/TF, adopting a risk-based approach concept to mitigate the identified Sanctions and ML/TF risks.

- Ensured Sanctions and AML/CTF policies and procedures were clearly and effectively communicated to staff, and that all Sanctions and AML/CTF functions were assessed and followed the rules & regulations
- Supervised all assigned staff and evaluated and manage Sanction related awareness.
- Monitored and fought ML/TF by conducting investigations and reporting of suspicions cases, reported transactions related to match sanctioned names to competent authorities as deemed required.
- Maintained the ANB Sanction list, the countries and geographies risks, and the high-risk country list.
- Led the development and upgrading of the bank's Sanction/AML System.
- Worked on the compliance annual report by preparing, gathering and writing the AML/CTF part.
- Represented the bank on the Sanction Sub-Committee and the AML Head on the AFCML Committee.
- Responded and replied to any AML questionnaire or inquiries from local and foreign banks.

Achievements

- ✓ Prepared and updated the 2017 AML Compliance Manual and Program and the policy and procedures.
- ✓ Reviewed the AML system scenarios and proposed an enhancement to raise the system effectiveness.

April 2013 – September 2014

Samba Financial Group (SFG)



Country Compliance Sanction “Management Associate”

Responsible for daily, monthly and quarterly reporting matters, provided guidance and support to business compliance officers, and ensured that all bank staff attend Sanction risks online course.

- Assisted the head in expanding the reach and enhancement of Global Sanction System (GSS), as well as coordinating with business units and technology.
- Ensured no involvement with Sanction Countries stated by SAMA & UN, protected customers from dealing with Sanction lists,
- Drove compliance with SAMA instructions to block transactions related to sanctioned names, supervised online transactions and investigated violations to internal regulations or dealing with Sanction entities.
- Supervised customer complaints on transactions blocked due to false matching alerts and expedited the processing of the transactions.

March 2006 – March 2013

Saudi Hollandi Bank (SHB)



Business Support & Development Supervisor

Jul 2009 – Mar 2013

Provided the business requirements for ATMs such as Feasibility studies, enhancement and UAT, and supervised the purchasing, transportation, installation and confirmed the implementation of new ATMs.

- Took part in the development and upgrading of the bank's online services website by providing the business requirement and leading The UAT.

Earlier Roles

Phone Banking Team Leader

Nov 2008 – Jul 2009

Ensured the achievement of targets and SLAs, produced periodic reports and provided recommendations, monitored agents work progression and lines, resolved team conflicts, delegated daily duties, coordinated team logistics, and planned and performed on-the-job training.

Back Office Operation Senior Coordinator

Jul 2007 – Nov 2008

Credit Cards maintenance - developed a good knowledge of credit card procedures, reviewed external and foreign money transfers to ensure they are within bank policy and procedures, and reviewed IPO requests.

Call Center Customer Service Representative

Mar 2006 – Jul 2007

Answered callers' general questions and inquiries, created new logs, incidents and requests for clients as needed, and offered financial solutions products (loans, credit cards, time deposits, Investment funds...etc.).

Education

Bachelor Degree in International Business Administration	King Abdulaziz University	2013
Certified Compliance Officer-CCO	Institute of Finance-IOF formerly IOB	2015
Certified Anti-Money Laundering Specialist-CAMS	ACAMS	2016

Certificates

CGSS certification Global Sanction Specialist	ACAMS (2020)
Certificate of Thanks for Employee of the month	Saudi Hollandi Bank (SHB)
Excellent Service	IOB
Foreign Trade Operations	IOB
Security Awareness	SHB
Information Security Awareness program (RAWAM)	SHB & COEIA
Regulatory Awareness	SHB
Stress Management	al Taweil Training Center (Khobar)
Skills for Dealing with others in Workplace	al Taweil Training Center
Developing Supervisory Skills	SHB
Creative Problem Solving & Decision Making	SHB
Customer Acceptance and Combating Money Laundering and terrorism financing	SHB
Compliance & AML	SHB
Certified in AML – CTF	SAMBA
Qualified Compliance Officer – QCO	SAMBA

References

Available on request