Ayisha Dayani

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Core Competencies

* A multi-lingual specialist with demonstrable experience in RC (Regulatory Compliance) and FCC (Financial Crime Compliance).
* Compliance and fraud-driven research and proven ability to manage multi-jurisdictional Investigations.
* Driven, sociable and a self-starter, with over 9 years’ experience in banking, exceeding expectations, turning around high level financial intelligence reports and managing commissioner expectations in high profile, multi-jurisdictional investigations.
* Provide a high-level overview of the requirements and best practice when conducting searches across all HSBC systems to identify financial crime concern or risk involving clients or prospective clients of HSBC and to ensure a consistent approach that the searches are conducted appropriately and accurately across all countries.
* Thrives in fast-paced arenas and respected by colleagues and internal customers for rising to challenges and getting things done.
* Relationship Management
* Extensive knowledge with database analysis, risk assessment and report writing.
* Deep experience with open source research.
* Native Fluency in Arabic and English language.
* Full Working Proficiency in Modern Standard Arabic.
* Fluent in MS Office

Achievements

* Received Certificate of Appreciation in recognition for “Customer’s At the Heart” in the year 2014,
* Nominated as the (CE) Customer Experience Ambassador in 2014.
* Received Certificate of Appreciation in recognition for Top Sales in the year 2012 and achieving Top Quality (Calls, Emails and Services) for the year 2013.
* Received Certificate of Appreciation in recognition for Top Quality calls for the year 2010 and 2011.
* ICA Certificate in Regulatory and Financial Crime Compliance.
* Certificate in Analytical Skillsfrom Gloablytica Training Programme.

Education

* Westford University (U.A.E) - Masters of Business Administration (MBA) in International Business

 and Strategy

* IELTS Life Skills B1 Certified
* Arab Unity School (U.A.E) - Graduated in 2005

 Professional Experience

**HSBC Bank Middle East Limited is the largest and most widely represented international bank in the Middle East.**

**Manager Regulatory Compliance, Global Banking and Markets(GBM)**

**Regulatory Compliance (RC) Department August 2017**

* Up to date with all the advisory piece communicated to the business and evidencing the material regulations that has been implemented by the business. Documenting the above on the Compliance systems for audit trail purposes.
* Review the Risk Rating (i.e High, Medium or Low) for each sub lines of business; Global Banking, Global Markets, HSS, Research & Surveillance.
* Main point of contact to work with different teams on various regulatory projects and reviewing regulations released by the following entities; Central Bank of UAE (CB), Securities and Commodities Authority (SCA) and DFSA.
* Technical / Regulatory Compliance GBM review of key risk/governance papers
* Draft papers for various risk committees on key RC GBM risk matters which includes Surveillance related investigation updates.
* Support in managing new / emerging RC GBM risks
* Team management and support for the RC GBM MENA function
* Complaints Handling; notify the DFSA (regulator) with all the GBM HBME related complaints.
* Handled various Governance related tasks and responsibilities for the team.

**Operational Intelligence researcher,**

**Financial Intelligence Unit, dubai** **Sep 2014 – July 2017**

***Bespoke enhanced due diligence investigations using internal data, open source information, legal and corporate records to provide assessments covering sanctions exposure, bribery and corruption, money laundering, terrorist financing, tax evasion and political exposure.***

* Rapidly and accurately understanding complex business structures and the potential financial crime risks inherent within them. Developing a large body of contextual knowledge on wholesale banking sectors and the specific financial crime risks associated with them.
* Constructing accurate, succinct and persuasive summaries of the financial crime risks in order to persuade senior executives to take action.
* Conducting and scrutinizing vast customer transactions to identify abnormal activities leading to financial crime.
* Producing high quality reports based on financial crime analysis for senior stake holders.
* Pro-actively engaging with the Regional MENA Governance team to assist with the FIU MENA statistics/MI reports.
* Conducting regional exposure review that are initiated by the global sanctions following a designation made by competent authority such as OFAC, HKMA or the EU. Following up on end to end process on any designated individual/entity for a complete sanctions review.
* Investigating the Unusual Activity Report (UAR) referred by the branches and based on the investigation, the subject is either discounted as a negative hit or it gets reported further.
* Extensive knowledge working on FIU systems and expertise in conducting open source research.

**HSBC Bank Middle East Limited, DUBAI**

**Premier Relationship Manager,**

**Premier Direct Department Sep 2011 – Sep 2014**

* Maintained and observed HSBC internal control standards as well as implemented Group Compliance Policies, including the timely implementation of recommendations made by internal / external auditors and external regulators. Fostered a compliance culture and implement Group Compliance Policy by managing compliance risk in liaison with Local Compliance Officers.
* Managing a vast portfolio of over 1000 Premier Customer Relationship.
* Implementing sales activities on the customer portfolio to grow their value/return to the Bank.
* Cross selling Asset and Liability products like Auto Loans, Personal Loans, Mortgage Loan, Account Overdraft, Investments, Savings Account, Current Account, Term Deposit and Credit Cards.
* Growing and managing the portfolio of high balances/wealthy RBWM (Retail Banking and Wealth Management) customers in HSBC.
* Making use of relationship management and providing them with excellent services in order to keep valuable customers and win new business.
* Assist in training new staff and supervising the team.

**HSBC Bank Middle East Limited, DUBAI**

**Premier Mortgage,**

**Premier Mortgage Recovery Department** **Oct 2010 – Aug2011**

* Providing customer service regarding collection issues across the region. Resolve client discrepancies and accountable for reducing delinquency for assigned accounts.
* Restructure of Loans to stabilize customer payments.
* Managing high volume phone calls and provide excellent & considerate customer service
* Analyze and investigate account history to resolve questionable charges.

**HSBC Bank Middle East Limited, DUBAI**

**Collections Officer,**

**Collections Department (cmu)** **Jan 2010 – Sep 2010**

* Handling in-bound and out-bound dialer calls for Arabic and English speaking customers across MENA region.
* Responsible for locating delinquent customer accounts and notifying them of the delinquencies, to arrange payment of past due amounts for products like Credit Card, Personal Loan, Car Loan and Mortgage Loan payments.
* Resolve higher level disputes and attend escalated calls from clients. Overcome objections and suggest money sources for re- payment.
* Worked well with people, which includes having good listening skills, problem-solving skills and an ability to persuade.
* Perform other duties as assigned.

Workshops/Training

* Global RBWM FATCA Operational Training
* Sanctions
* Commercial Banking Large Corporates
* Correspondent Banking
* Anti-money laundering Investigations (AMLi) and Suspicious Transaction Reporting (STR)
* Audit Projects
* Team Management Essentials Programme