



# Juita - An Zayid (Jay)

MANAGER COMPLIANCE (IT)

**Years of Experience : 18 years above**

Assist the Head of Technology officer in maintaining the PCI DSS Compliance requirements ensuring the PCI DSS scope is comply with requirements sets by Security Standard Council.

## EDUCATION

### ADVANCED GRADUATE DIPLOMA OF COMPUTER INFORMATION TECHNOLOGY

- NIIT Ipoh Perak, Malaysia
- Networks Centered Computing

### CERTIFICATION OF COMPUTER SCIENCE INFORMATION TECHNOLOGY

- Institute Loyal ITA Ipoh Perak, Malaysia
- National Computer Studies (NCC)

### SHORT COURSE ATTENDED - BY MALAYSIAN ASSOCIATION OF MONEY SERVICE BUSINESS (MBSB)

- Customer Due Diligences Process
- AML/CFT Understanding the AML/CFT Framework

### SHORT COURSE ATTENDED - BY DHL ASIA PACIFIC

- Export Control & Sanction
- Core Compliance & Anti-Corruption
- Data Protection

## WORK EXPERIENCE

### IOUPAY (ASIA) SDN BHD (JAN 2022-CURRENT)

#### Manager (IT) Compliance (IT & Audit Compliance)

- Develops initiates, maintains, and revises policies and procedures for the proper operation of the compliance program.
- Provides reports on a regular basis, and as directed or requested.
- Managing and monitoring all IT Audit compliance related to IOUPAY product.
- Archivement - Received PCI DSS Certification in April 2022 & Renewal PCI DSS Certification for year 2023

### DHL ASIA PACIFIC SHARED SERVICES (NOV 2020 - DEC 2021)

#### Supervisor Asia Pacific Export Compliance (Onboarding Account Management)

- Manage a team of screeners and analysts and provide support on research and review of Denied/Restricted Parties shipments.
- Ensure that processes, procedures, and operations are in compliance.
- Responsible for keeping abreast of new or pending laws.
- Provide regulatory compliance reports, and establish
- Respond to internal/external compliance inquiries.
- Providing feedback for Customer's requests and escalations.
- Supports customers with service/operational issues.
- Escalate all confirmed valid match records/shipments.

# WORK EXPERIENCE

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## **NUMONI DSF SDN BHD (FEB 2018 –AUG 2020)**

### **Head of Compliance and Risk (Compliance Regulatory & Risk Management)**

- Performing ongoing review on litigation review.
- Establish and review risk modules following the current business scale and scope complexity.
- Conduct periodic reviews on business performance and documentation.
- Key person as Compliance Officer representing management team to Bank Negara Malaysia.
- Responsible for submitting periodic reports.
- Achievements - Pre-approval 2 years renewal remittance license Class B, Approval of new service function, Approval on remittances B2B and EKYC backend process for NAPP mobile application by Central Bank Malaysia (BNM).

## **MOL ACCESSPORTAL SDN BHD (AUG 2014 – DEC 2017)**

### **Manager Compliance (Compliance Regulatory & Risk)**

- Identifying major risk factors (product, compliance, and operational).
- Assisting in maintaining an efficient and proper filing system for legal contracts and other documents.
- Assisting on-boarding and on-going customer due diligence
- Assisting HOD in gathering the customer data.
- Ensuring company procedures implemented the appropriate controls.
- Achievements - Approval Mobile payment instrument application submission, Approval to become a principal member of Visa and Master for merchant acquiring, Approval Submission of Fees and Charges under Payment System, Approved internal risk committee member, Approval of trademarks and pattern for MOL and subsidies, Approval of enhancement of MOLpoints backend system for wallet limit and risk measurement for MOLPOINTS and MOLWALLET mobile application by Center Bank Malaysia (BNM), Approval MSC status under subsidiary MOLWALLET by MDEC & Organized full practice of Business Continuity Plan (BCP).

## **MEASAT BROADCAST NETWORK SYSTEM SDN BHD (ASTRO) (FEB 2012 – AUG 2014)**

### **Associate Fraud Assurance (Financial Services)**

- Responsible to review customer accounts and applications related to high-risk products and features, and reports of fraudulent or unfair practices or policies and programs.
- Achievements - Cost (saving 5.2 million unauthorized fraud refurbishing ASTRO box installation raid at Brunei & Indonesia), Enhancement of fraud measurement parameters for credit card payment and chargeback, Implementation of Blacklist credit card queue for Fraud Investigation Module, Implementation of fraud complaint management escalation module.

## **PAYPAL BERHAD (FEB 2011 – JAN 2012)**

### **Compliance Executive (Compliance / Financial Service)**

- Validating customer applications related to high-risk AML background checks.
- Ensured procedures implemented appropriate controls and monitoring to satisfy its obligations to the regulatory authorities.
- Provide feedback to the management regarding changes and update the implementation accordingly.
- Achievements - Best 2011 compliance team performance in Malaysia exceeding verifying KPI for 10,000 onboard accounts for the month of September 2011.

## **WINCOR NIXFDORF (M) SDN BHD (DEC 2008 - JAN 2011)**

### **Helpdesk Analyst (Technical Backend Service)**

- Monitored cash management system analysis for Standard Chartered Bank for ATM and CDM machines.
- Handled CDM dispenser note collection on behalf of Standard Chartered Bank.
- Prepare daily reports for banks and retails on FLM, SLM & loading cash for ATM and CDM machines.
- Handled troubleshooting EPOS counter for Watson and Carrefour.
- Achievements - Best monthly SCB team for handling complaints on 2010 & Pioneer Watson retail team in Malaysia.

## WORK EXPERIENCE

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### HSBC ELECTRONIC DATA PROCESSING (MAY 2005 - DEC 2008)

#### Global Support Executive / System Admin (Banking/Financial Services)

- Assist assistant manager operation to process HSBC trade financing shipping documents & set up HSBC remigration project in Europe and the Asia Pacific.
- Handled acceptance payment VIA SWIFF code address for HSBC trade financing import & export trading shipping accounts.
- Rectified cheque signatory validation acceptance on behalf of HSBC client account.
- Achievements - Best performance Trade 2 Team competition year 2006 & Migration Asia Pacific process team project setup for Singapore and Taiwan year 2007.

### PIZZA HUT IPOH GARDEN IPOH PERAK (MARCH 2000 - NOV 2004)

#### Assistant Restaurant Manager (Food/Beverage/Restaurant Service)

- Monitored day-to-day performance outlet operation.
- Assist area managers in handling large scales outlet operations, staff interviews and training.
- Maintained excellent quality products and cleanliness of day-to-day operation outlet.
- Handled internal and external customer complaints at the outlet.
- Responsible and preparing daily reports for outlet stock and staff schedule.
- Handled restaurant promotion, outdoor delivery, and internal ordering call.
- Achievements - Best performance profitable outlet in Perak year 2002, Best performance manager in North Malaysia year 2004, Responsible for two outlets for the grand opening year 2004 at Teluk Intan & Jusco Ipoh.

## SKILLS

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### COMPUTER LITERACY

#### Application Software

Microsoft Word, Advance Microsoft Excel, Microsoft PowerPoint, Microsoft Access, Microsoft FrontPage, Microsoft Outlook, Microsoft Teams, Microsoft Visio, Astro Enterprise Data Warehouse

#### Banking & Export Shipment Application

Hub system, Visual display unit system, graphic workflow workspace system, SEMA, GAMS, CRM / MONITORING ATM SYSTEM / RETALIX POS SYS, ATTACK, KANA, INTRANET, ADMIN TOOL, SAP & ORACLE, NPTS, GEMA & DPA

### LEGAL LITERACY

#### E-Money & Money Service Business

Financial Services Act 2013, Guideline on E-money, Anti-Money Laundering Policy, Unclaimed Money Policy, Operational Risk Integrated Online Network Policy, Risk Management in Technology (RMiT) Policy, Money Services Business (Remittance Business) Regulations 2010, PCI DSS Compliance.

## REFERENCES

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### MOL ACCESSPORTAL SDN BHD

#### Head Department

- Mrs Shanti Suppiah (012-387 1991)
- SVP Legal & Compliance

### HEAD OF IT DEPARTMENT

#### IOUPAY (ASIA) Sdn Bhd

- Mr Lau Teck Huat (012-329 3298)
- Chief Technology Officer

## LANGUAGE

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### BAHASA INDONESIA

Intermediate  
in verbal & writing.

### BAHASA MALAYSIA

Proficient  
in verbal & writing.

### ENGLISH

Intermediate  
in verbal & writing.