

# Mohd Farid Zullkefle, FCCA, CBA, ICA Int. Dip (AML)



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## EMPLOYMENT HISTORY

- TNGD (FinTech) (Current)
- SCB
- CitiGroup
- EY

## PROFESSIONAL MEMBERS

- Member of Association of ACCA;
- Certification for Bank Auditors;
- ICA Advanced Certification in Anti Money Laundering/Counter Financing of Terrorism; and
- Computer-Assisted Audit Tools and Techniques.

## EDUCATIONS

- MARA University of Technology (UiTM) - Bachelor of Accountancy and Finance, 2007 – 2009; and
- Burleigh College, Loughborough - A – Levels Examination, 2005 - 2007

## SKILLS

➤ Audit, Integrated Audit

➤ COSO and Risk Assessment

➤ Project and Audit Management

➤ Compliance, AML and CFT

➤ Credit and Operational Risk

➤ Governance, Risk, Control

➤ Continues Monitoring

➤ Issue Management

➤ Audit Methodology

➤ Third Party and Outsourcing

## PROFESSIONAL EXPERIENCE



Results-driven professional with 11 years of experience, leading cross-functional teams to manage diverse stakeholder expectations in the areas of governance, risk, and compliance. Proficient in identifying and mitigating emerging risks, developing annual risk assessments, and executing audit plans to ensure compliance with international standards. Skilled in liaising with regulatory bodies and external partners to facilitate effective internal audit activities.

### TNG Digital Sdn Bhd (“TNGD”) (FinTech)

**Internal Audit: 2022 – current**

**Current Position: Audit Manager**

- ❑ Lead and manage cross-functional audit teams in executing audit assignments according to the annual audit plan, as well as special or ad-hoc audits/investigations requested by the Audit Committee or BNM. Responsibilities include performance management, resource allocation, and timeline management.
- ❑ Develop and implement the annual risk assessment for the annual audit plan, ensuring alignment with organizational objectives and compliance standards.
- ❑ Actively participate in Senior Management Committee and Management, Audit, Risk, and Compliance Committee meetings, identifying and escalating significant emerging risks.
- ❑ Responsible for producing management and board-level reports related to product and operations audits, including resolution plans by external parties. Prepare Board Audit Committee papers and serve as a backup for the Chief Internal Auditor (“CIA”).
- ❑ Oversee the audit planning schedule and develop audit methodologies for TNGD, ensuring compliance with International Internal Audit Standards and maintaining up-to-date audit methodologies.
- ❑ Coordinate and collaborate with advisory departments at EY, Deloitte, and KPMG for co-source and out-source risk audits.
- ❑ Act as the primary liaison with BNM and PayNet for regulatory matters pertaining to all internal audit activities.
- ❑ Successfully completed audits covering various areas, including PayNet, Merchant Acquisition Services; Settlement, Enterprise Risk Management; Money Services Operations; Finance Operations Management; FP&A, Treasury; Human Resources Management, AML/CFT and Section; Procurement and Retail Financial Service Product (Lending; Insurance and Wealth Products).

# HONORS & ACHIVEMENTS      PROFESSIONAL EXPERIENCE (CONT'D)

- Dean List - Second semester, 2006 (UiTM);
- Burleigh Certificate of Excellence, 2004 (Burleigh College, UK)
- Most Improvement Student Certificate, 2004 (Burleigh College, UK).
- Certificate of Excellence in Mathematics, 2004 (Burleigh College, UK).

## CONTACT DETAIL

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## REFEREES

- Upon Request

➤ **Standard Chartered Bank ("SCB") (2017 – 2021)**

➤ **Audit Manager – Group Internal Audit**

- ❑ Led regulatory audits for PayNet System, Pillar 3 Branch, Electronic Banking, Statistical Audit, Liquidity Audit, ICAAP, CCPL and other critical areas.
- ❑ Managed and participated in international audit assignments, including Global Bancassurance Audit (Indonesia and Singapore), Transaction Banking audit with Vietnam, and Regional Branch Audit (ASEAN and South Asia Branches).
- ❑ Conducted risk-based audits as both Team Leader and team member, covering Transaction Monitoring and FCC audit, Sales Operation and Process (Front Liner) audit, Business Banking audit, Global HR Conduct & Behavioral Risk audit, and Global Banking audit.
- ❑ Led the annual Group Internal Audit annual risk assessment for Malaysia and the audit plan. Collaborated with business units and Group-level Audit to maintain an updated view of auditable entities.
- ❑ Represented the audit function in the monthly Board Risk Committee Forum, contributing valuable recommendations for improvement on compliance risk, regulatory breaches, and control failures.
- ❑ Cultivated and maintained relationships with key stakeholders to ensure audit work effectively addressed Group risks and improved business unit control environments.
- ❑ Championed the use of Computer-Assisted Audit Techniques (CAATTs) for the Country Audit team, attending Group CAATTs training in Singapore. Successfully implemented CAATTs in several audits, identifying high-risk issues in areas such as Regional Branch Audit, PayNet System Audit, Liquidity Audit, and e-Banking Audit.

➤ **Citigroup Bank ("Citi") (2015 – 2016)**

➤ **Risk Manager – Transaction Monitoring ("TM") Risk**

- ❑ Contributed to the development, implementation, and continuous improvement of the Group Risk Management Framework, promoting a positive risk culture and aligning risk management with business objectives.
- ❑ Developed, tested, and monitored Business Continuity Planning ("BCP") strategies to ensure the currency and effectiveness of BCP plans.
- ❑ Provided risk advisory and evaluation for project risks, key system implementations, and new processes within the organization, integrating risk management considerations and risk appetite/limits.
- ❑ Conducted quarterly reviews of business unit risk profiles, identifying emerging risks and evaluating new initiatives based on approved strategic plans.
- ❑ Conducted workshops, awareness, and training sessions for staff on risk management and business continuity management.

## PROFESSIONAL EXPERIENCE (CONT'D)

### ➤ Citigroup Bank ("Citi") (2015 – 2016) (Cont'd)

#### ➤ Risk Manager – Transaction Monitoring ("TM") Risk

- ❑ Evaluated new processes, modifications to existing processes, and control effectiveness, including top-down assessments, awareness training, information security, and compliance risk assessments.
- ❑ Performed Computer-Assisted Audit Techniques (CAATTs) for Key Control Self-Assessment and data analysis to identify abnormalities or exceptions in TM processes, such as embassy case allocation, TM suppression cases, and bulk authorization TM cases.

### ➤ Ernst & Young ("EY") (2010 – 2014)

#### ➤ Assurance – Audit and Assurance

- ❑ Conducted financial statutory audits for multinational public-listed companies, government-linked entities, and various industries, including oil and gas, property, manufacturing, trading, plantation, and shipping. Assumed different roles throughout five years, including team member, senior in charge, and manager in charge of audit assignments.
- ❑ Managed the Group Consolidation audit as the manager in charge, ensuring accurate financial reporting and compliance with regulatory standards.
- ❑ Reviewed projected cash flow and profit forecasts for companies in various industries, particularly in the context of initial public offerings and other restructuring schemes, for submission to the Securities Commission.
- ❑ Performed Agreed-Upon Procedures for cross-border equity transactions, offering comprehensive services across a wide range of industries.
- ❑ Played an instrumental role in helping clients maximize cost savings and improve financial management.
- ❑ Demonstrated strong project management skills, overseeing audit engagement milestones, resource allocation, staff performance evaluations, meeting coordination, and other critical aspects of the audit process.