

MURIEL SANTANA

Head Of Compliance

Address Rawang, 48000

Phone +6017-2552651

E-mail murielannsantana@gmail.com

LinkedIn

www.linkedin.com/in/murielannsantana

Q

WWW [Bold Profile](#)



Compliance Professional & Certified Anti Money Laundering Specialist (CAMS) with extensive experience in KYC, sanctions screening, transaction monitoring, regulatory compliance, and operational oversight within the Malaysian market. Skilled in reviewing flagged transactions, preparing compliance reports, and ensuring adherence to AML regulations. Expertise in conducting audits, providing regulatory advisory, and supporting cross-functional teams on compliance initiatives. Strong communicator, adept at liaising with internal stakeholders, regulators, and vendors.



Work history

Feb 2023 - **Head of Compliance - MLRO**

Current

NIUM Sdn Bhd, Bangsar, Kuala Lumpur

- Provide expert advice and support on day-to-day compliance issues, escalations, and requirements in accordance with Malaysian regulatory frameworks, including AML/Sanctions, MSB, and Unclaimed Money, as well as NIUM Group policies.
- Maintain and foster relationships with key regulatory bodies, including Bank Negara Malaysia (BNM), ensuring effective communication and compliance.
- Collaborate with internal teams and external stakeholders to implement and manage program components, standards, training, monitoring, and reporting, aligning with emerging internal and external compliance expectations.
- Oversee the management, maintenance, reporting, and testing of the Malaysia AML/CTF/Compliance program, ensuring adherence to all regulatory guidelines.
- Address Law Enforcement and Governmental Requests for Information in a timely and compliant manner.
- Lead and implement cross-product technical risk assessments to ensure optimal regulatory compliance while maintaining commercial effectiveness.
- Advocate for compliance culture in organizational discussions, ensuring alignment with strategic goals.
- Regularly update the Board of Directors on industry trends and seek approval for changes to the AML program.

- Collaborate with the Company Secretary to ensure timely submission of annual filings and prompt resolution of queries from the Companies Commission of Malaysia.
- Build and maintain strong relationships with regulatory authorities, vendors, and key stakeholders, supporting compliance efforts across the organization.

**Mar 2021 -
Nov 2022**

KYC Manager/Asst Head of Compliance Operations

Cabital (Chain Armour Sdn Bhd), Kuala Lumpur, Malaysia (Remote)

- Established the Compliance Ops Hub and successfully set up the office in Kuala Lumpur, overseeing all operational aspects of the new location.
- Led the hiring process for the KYC & AML team, collaborating with HR and the Head of Operations to review applications, shortlist candidates, and finalize selections.
- Built and managed a high-performing team of 15 KYC Analysts and Specialists, ensuring smooth workflow and compliance with established guidelines.
- Oversaw daily operations and performance of the KYC team, ensuring data quality reviews for completeness and timely processing in accordance with SLAs.
- Monitored KYC queues and generated reports to ensure adequate resource allocation and timely delivery of services.
- Conducted regular performance evaluations, providing feedback, coaching, and mentoring to enhance employee performance, engagement, and development.
- Acted as the escalation point for KYC-related issues, reviewing and providing expert feedback on suspicious activities, as well as ensuring compliance with KYC/AML policies and account opening procedures.
- Led User Acceptance Testing (UAT) for process improvement initiatives, driving efficiency and compliance improvements across the team.
- Coordinated the goals of the KYC Operations Team, writing performance appraisals and tracking progress against objectives.
- Served as the backup point of contact for escalations and approval processes within the AML team.
- Led the Sanction Screening project (CAAS), preparing and delivering detailed weekly and monthly reports to clients.

**Mar 2018 -
Mar 2021**

Compliance Officer

NIUM Sdn. Bhd, Kuala Lumpur, Malaysia

- Review daily transaction monitoring within the compliance queue, ensuring adherence to regulatory requirements, and prepare detailed reports when necessary.
- Ensure timely review of transactions, including refunds, to comply with regulatory requirements within a 7-day timeframe.
- Assist with internal and external audits, ensuring compliance with applicable laws and regulations.
- Conduct daily assessments of flagged transactions and prepare reports, escalating suspicious activity to the Compliance Head as needed.

- Raise Internal Suspicious Activity Reports (SARs) and provide advisory support to the Customer Service Team and other internal stakeholders regarding new or existing customers.
- Offer regulatory guidance to stakeholders on Malaysia business operations, ensuring compliance with local requirements.
- Participate in compliance enhancement initiatives, including system upgrades and process improvements.
- Liaise with vendors to address technical issues impacting compliance controls.
- Support the Compliance Head in conducting training and awareness sessions for regional hubs on transaction monitoring activities and regulatory requirements.
- Assist in the preparation, updating, and review of Standard Operating Procedures (SOPs) and compliance policies for Malaysia operations.
- Review and vet documents, activities, and records to ensure robust compliance controls for Malaysia business operations.
- Collaborate with the Compliance Head to address findings from regulators or internal stakeholders, managing communication and engagement.
- Assist in monitoring, preparing, and submitting periodic regulatory reports within required deadlines.
- Contribute to conducting Gap Assessments to ensure compliance gaps are identified and mitigated.
- Provide support to the Country Head on regulatory issues, updates, and compliance-related matters.
- Conduct User Acceptance Testing (UAT) for risk evaluation projects, supporting the development of new compliance programs and procedures.
- Played a key role in the startup team, facilitating the migration of compliance processes from Mumbai to Malaysia.

**Jul 2016 -
Mar 2018**

Compliance Specialist

Paypal Malaysia Services Sdn Bhd

- Compliance - Customer Identification Program - Verification
- Responsible for ensuring that the company meets both regulatory and internal Customer Identification Program (CIP) requirements
- Perform all duties in accordance with the company policies and procedures, Monetary Authority of Singapore, Bank Negara Malaysian & U.S state and federal laws & Regulations wherein the company operates
- Responsible for reviewing and approving CIP documentation in order for customer to regain access to their Paypal Account
- Perform the required KYC Screenings on customer's information obtained from the documentation provided
- Investigates ownership and control to identify all ultimate beneficial owners for CIP risk management purposes
- Utilizes investigative techniques and tools to verify potential customer's Identity and review their background

**Oct 2014 -
Jun 2016**

Assistant Manager

Citigroup Transaction Services Malaysia (CTSM)

- AML Global Consumer Group India - Citi Private Banking (CPB)
- Monitoring of private banking client transactions to detect any suspicions of money laundering or terrorist financing activity
- Conducting searches, gathering data and recording evidence from internal systems, the internet, commercial databases and enquiry with Compliance Contact within Citi
- Document and report the investigation findings and prepare case files for review of Level 2 authorization
- Analyzing the alerted transactions for suspicious activity, pattern and trend for the parties involved
- Perform enhance due diligence on current client relationships to identify potential risk issue
- Reporting unusual client activities which might relate to money laundering or terrorist financing
- Submitting request for further information or suspicious activity recommendation
- Maintaining a Proactive curiosity and pursue investigations to a greater level of diligence than normally required for the standard due diligence
- Cross Trained to work on 3 different Client Groups – Citi Private Banking, Global Consumer Group (GCG) and Institutional Client Group (ICG)
- Assist on clearing GCG and ICG cases as and when are needed
- Function as a Back- up Team for ICG Team for CPB cases
- Training the existing ICG team to work on CPB cases
- Familiar with AML Systems/Tools: Actimize, MASTAS, Legacy, eCADD, NRflow, One Source, Documentum/Armor, CSS, NESS

**Apr 2014 -
Oct 2014**

Assistant Director

Malaysian Communication & Multimedia Commission (MCMC)

- Licencing & Assignments – Licencing
- Licence Fee Management: Verification, Review and Processing
- Prepare, revise fee collection list & computation of licence fees
- Issuance of notice of payment on amount owed, reminders and warning letters
- Negotiating with difficult licensees and solving fee collection issues
- Issuance of notification letters, reminders and warning letters for failure to submit audited accounts
- Liaising with the Investigation Department in cases of non-submission of audited accounts for further action – providing information and written statements
- Licence Application: Analysing, Reviewing and Processing Application
- Preliminary review and identification of gaps and issues
- Review of revised documents and analysis of submission
- Present paper to Head of Department(HOD) and Head of Division(HODiv) for review and comments, edit paper as per comments, finalize paper, review paper again and submit to secretariat
- Preparation of minute, cover note and summary to YB Minister for review by HOD, HODiv and Chairman
- Presentation of submission at Licensing Committee Meeting (LCM)
- Post LCM – review of documents for submission to HODiv and Chairman

- Preparation of letters to applicants, check document for binding, collect approval fees and manage license handovers based on decision made by YB Minister i.e
- Approved / rejected
- Rejection: Prepare letters to notify and provide reasons to the applicant

**Apr 2012 -
Apr 2014**

Senior Global Operation Officer

Standard Chartered Bank

- Middle Office - Trade Validation
- Responsible for the execution of accurate and timely trade validation according to the latest approved global, product & regionally defined procedures
- Responsible for the execution of accurate and timely trade life cycling according to the latest approved global, product, and regionally defined procedures
- Applicable to exercises, rate resets and all types of market operations
- Applicable to validation versus approved source life cycling model
- Responsible for the execution of accurate and timely reconciliations and break investigations according to the latest approved global, product, and regionally defined procedures
- Back Office - Derivatives Documentations
- Responsible for part of the documentation (confirmations) process for all derivative trades booked in Murex, supporting all Standard Chartered Bank (SCB) branches globally
- Monitoring several electronic matching systems such as Misys, FXall, GTSS for confirming trades with the Corporate Clients
- Global Inter bank Chasing outstanding confirmations from counter parties which covers Asia, Europe and Middle East regions
- Responsible to send the daily outstanding reports which list all the outstanding trades to weekly TAT report which measures on the turnaround time for generation of the outbound confirmations to the respective clients and monthly management reports which measure the volume of trades against the outstanding for statistical analysis

**Apr 2011 -
Apr 2012**

Global Support Executive

HSBC

- Interest Rates Affirmation & Chasing
- Affirmation, Handling Queries & Confirmation
- Work with Front Office Traders, Middle Office & Onshore Back Office, liaising with clients to minimize operational risk and resolving queries
- Affirm trades (Cross Currency Swaps, Interest Rate Swaps, Forward Rate Agreement), check if the details of the booking match against the counter party's booking using Murex 3
- Chase counter party to get the confirmation exchange for FED Banks and Non FED bank to sign and return our confirmation by month end T+30
- Investigate if there are any discrepancies in the trade booking



Nov 2009 - Bachelor of Accounting: Accounting And Finance

Apr 2011 *University of Greenwich - United Kingdom*



Apr 2007 - Diploma: Accounting

Oct 2009 *SEGi College - Kuala Lumpur*



Languages



English



Malay



Personal Information



Nationality: Malaysian



Certifications



Jun 2024 ACAMS - Certified Anti Money Laundering Specialist



Dec 2021 Chainalysis Reactor Certification



Feb 2019 Certified AML/CFT Compliance Officer awarded by Malaysian Association of Money Services Business (MAMBS)



Skills



Team leadership



Operations management



Strategic planning



Decision-making



Friendly, positive attitude



Flexible and adaptable



Excellent communication



Engagements



- Team Building & Makan Makan (Cabital) - Organize team building activities, Plan Milestone Achievement Parties
- Voice of Employee (CITI) - Organize team building activities, monthly Birthday Bash, Festival Celebrations, Theme Events and Decoration Competitions.

- FMO Rocking Tree (Standard Chartered) - Organize Rewards & Recognition Town Halls, monthly department gatherings, Birthday Bash, Welcome & Farewell Parties, Festival Decorations and many more fun activities.
- People Engagement Committee (HSBC) - Organize Fun Fridays with Creative Themes, Monthly Team Outing, Rewards & Recognition Dinner, Yearly Holidays, Inter-department Competitions & many more.