

SALIM AL-MUSHAIFRI

MBA, CCP, CFE, CFC, CRBA, Int. Dip. (FinCrime)

* Head of Anti-Fraud Unit & Deputy Head of Operational Risk Department - Bank Dhofar



CONTACT



Salim Marzooq Al-Mushaifri



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<https://salimwiseman.github.io/salim1>



PROFILE



Had over **20 years of experience** in Operational Risk Management, Combating Financial Crimes, Fraud Investigations, Compliance, Banking, Financial & IT Internal Auditing. Had over **22 years of experience** in IT Project Management, System Design & Development.

SKILLS



| | |
|-----------------|------------|
| Leadership | ██████████ |
| System Design | ██████████ |
| Public Speaking | ██████████ |
| Risk Management | ██████████ |

EXPERIENCE



- > 2016 until now: Head of Anti-Fraud Unit & Deputy Head of Operational Risk Department, Bank Dhofar
- > 2021 - 2024: Board Member & Membership Director, Association of Certified Fraud Examiners (Oman Chapter)
- > 2021 - 2022: Vice President & Membership Director, ToastMasters Club (PDO2)
- > 2014 - 2015: Special Investigation Manager, Bank Dhofar
- > 2010 - 2014: IT Audit Specialist, Oman Housing Bank
- > 2005 - 2009: Internal Audit Team Leader, Bank Muscat
- > 2003 - 2004: Software Developer, Global Computer
- > 2000 - 2003: Management & Accounting, Consultant, Earth Fields Trading

ACHIEVEMENTS

- > Winner of Big Business Idea Award
- > 3 Certificates of Appreciation for Outstanding Performance
- > Trainer: Offering Training in Operational and Fraud Risk



EDUCATION

- > Masters in Business Administration (MBA), Sultan Qaboos University, Oman
- > International Diploma in Financial Crime Prevention (Int. Dip [FinCrime]), UK
- > Certified Compliance Professional (CCP), USA
- > Certified Fraud Examiner (CFE), USA
- > Certified in Financial Crimes (CFC), USA
- > Certified Risk-based Auditor (CRBA), UK
- > Certificate in Managing Operational Risk in Financial Institutions (MORFI), UK
- > Bachelors of Science in Business and Economics (Finance Major), Sultan Qaboos University, Oman



Travelling to discover new cultures, reading self-developing books, developing different types of software, and playing body-building sports.



HOBBIES



SALIM MARZOOQ AL MUSHAIFRI, MBA, CFE, CFC, CCP, CRBA, INT.DIP.FIN.CRIME

BACKGROUND

I am an experienced and seasoned banker, speaker, and trainer who had substantial experience of **over 20 years in Managing Operational Risk and Fighting Financial Crimes in the Banking Sector**. Over the years, I had worked in various control functions across multiple banks in Oman, including Internal Audit Department, Compliance Department, and Risk Management Department.

Currently, I am holding the position of **Head of Anti-Fraud Unit and Deputy Head of Operational Risk Department in BankDhofar**. I am also a member of Anti-fraud Taskforce Sub-Committee of the Oman Banking Association.

I had held numerous positions, including IT Audit Specialist in Oman Housing Bank, Special Investigations Manager in Bank Dhofar, Internal Audit Team Leader in Bank Muscat, and various leadership roles in professional organizations like **Chairman of Audit Committee in Oman Riders' Club, Board Member and a Membership Director in the Association of Certified Fraud Examiners (ACFE) Oman Chapter**, and Vice President and Membership Director in ToastMasters Club (PDO2).

Furthermore, I holds **8 academic and professional qualifications** including Certified Fraud Examiner (CFE), Certified Risk-based Auditor (CRBA), Masters in Business Administration (MBA), International Diploma in Financial Crime Prevention, Certified in Financial Crime (CFC), and Certified Compliance Professional (CCP), and a Certificate in Managing Operational Risk in Financial Institutions (MORFI).

Recognizing the importance of public awareness for combating fraud and as part of my social and professional responsibility, I have delivered a number Operational and Fraud Risk Awareness training session, lectures and webinars to the public audience and banking sector, as well as to private, governmental, and professional non-for-profit organizations, including **State Audit Institution of Oman, Public Authority for Social Insurance (PASI), College of Banking and Financial Studies (CBFS), Development Bank of Oman, Oman Banks Association (OBA), Crowe Oman, Bank Dhofar, the Association of Certified Fraud Examiners (ACFE), the Information Systems Audit and Control Association (ISACA), and the Institute of Chartered Accountants of India (ICAI)**.

Furthermore, I have participated in **organizing Annual Anti-Fraud Conferences** in Oman in 2022, 2023, and 2024. I have also participated as a speaker and panelist in those conferences. In addition, he was invited to **participate as panelist in panel discussions organized by National Bank of Oman** during International Fraud Awareness Weeks in 2023 and 2024.



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ACHIEVEMENTS

- In 2009 I was **awarded as a winner of Big Business Idea Prize** for *individually developing ERP system for SME companies*.
- During my work in Bank Dhofar, I received **3 Certificates of Appreciations for Outstanding Performance from CEO and CHRO** of Bank Dhofar.
- As a seasoned trainer, delivered numerous Anti-Fraud and Risk Management Awareness/Training Workshops to the Public, as well as to Governmental, Private and Professional Organizations.
- Organized Annual Anti-Fraud Conferences in Oman in 2022, 2023, and 2024

EXPERIENCES

Head of Anti-Fraud Unit & Deputy Head of Operational Risk Department • Bank Dhofar • 2016 until now

Headed the Anti-Fraud Department of Bank Dhofar. Bank Dhofar's Anti-fraud Unit thrives to stand out as the beacon of excellence in Oman. Our unit has earned its reputation as one of the best anti-fraud unit in the Sultanate through unwavering dedication, innovative strategies, and a relentless pursuit of justice. As Head of this Unit, I managed fraud prevention, detection, and investigation initiatives in the bank, and developed **Anti-Fraud related policies, instruction manuals, framework, and systems**.

As Deputy Head of Operational Risk Department, I have successfully led the implementation of comprehensive risk assessment frameworks and strategies, significantly enhancing the organization's risk resilience. My tenure is marked by fostering a proactive risk culture, and ensuring adherence to regulatory standards. My leadership has not only safeguarded the organization's assets but also contributed to its overall growth and stability. I am committed to continuous improvement and innovation, setting benchmarks for operational risk management practices. Additionally, I actively participate in industry forums, sharing my expertise through speaking engagements, and mentoring my team to achieve outstanding results.

Board Member & Membership Director • ACFE Oman • 2021 - 2024

Elected as a Board Member in the Association of Certified Fraud Examiners - Oman Chapter (ACFE-Oman). In addition, I have been elected as Membership Director in the same association. The ACFE is the world's largest anti-fraud organization and premier provider of anti-fraud training and education. Together with nearly 90,000 members, the ACFE is reducing business fraud worldwide and inspiring public confidence in the integrity and objectivity within the profession.

Vise President & Membership Director • ToastMasters Club • 2021 - 2022

Elected as the Vise President and Membership Director in ToastMasters Club (PDO2). Toastmasters International is a nonprofit educational organization that teaches public speaking and leadership skills



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through a worldwide network of clubs. The organization's membership exceeds 364,000 in more than 16,200 clubs in 145 countries.

Chairman of Audit Committee • Oman Riders Club • 2015 - 2017

Elected as Chairman of Audit Committee for Oman Riders Club. Oman Riders Club is a motorcycle club founded in 2009 under the umbrella of Oman Automobile Association. It has a motorcycle training center, and organize annual local motorcycle riders and shows to raise awareness about road safety and support charity organization raising funds for their activities. It also organizes annual international motorcycle rides travelling all over the world to promote for Oman's tourism.

Special Investigations Manager • Bank Dhofar • 2014 - 2015

Was in charge of all investigations in Bank Dhofar (Including Fraud Investigation). Managed the Investigation Processes in the Bank and Carried out fraud / general investigations in different departments and branches using guidelines and best practices as directed by Institute of Internal Auditors (IIA) and the Association of Certified Fraud Examiners (ACFE).

IT Audit Specialist • Oman Housing Bank • 2010 - 2014

Was in charge of IT Auditing of Oman Housing Bank. IT Audits were carried out according to international standards and best practices – such as the IIA auditing standards and COBIT 4.1. I also carried IT Security and Penetration Testing of the Bank's IT systems using Penetration Testing Standards, such as OSSTMM. In addition, I was given special auditing assignments, such as *Assessing the Bank's overall Internal Control Environment, and conducting Self Quality Assurance Assessment of the Internal Audit Department's activities.*

Internal Audit Team Leader • Bank Muscat • 2005 - 2009

Worked in the Internal Audit Department of Bank Muscat, leading team to conduct Risk-based auditing assignments of the Bank. Audited many departments and branches, including Corporate & Consumer Credit, Recovery, Marketing, Credit Card Center, and many divisions and branches.

Software Developer • Global Computer • 2003 - 2004

Worked in this software developing company, as a software developer. I gained great knowledge and skills in the fields of computers, programming, networks, and computer security. I also learnt how to develop databases and website applications.

Management & Accounting Officer • Earth Fields Trading • 2000 - 2003

Worked in this start-up company (Earth Fields Trading) as a Management and Accounting Consultant. Assisted the company's management in such areas as formulating and implementing marketing strategies and tactics, managing human resources, and formulating and implementing financial planning, budgeting, tactics and strategies, including the following: preparing financial statements, marketing and advertising, pricing, importing, and developing sales and sales discount policies. Also, assisted in composing business contracts and letters. In addition, I was involved in negotiations with foreign suppliers and customers. Furthermore, I independently formulated and implemented simple accounting ERP system that facilitated the day-to-day and end-of-period accounting procedures.



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EDUCATION

Master in Business Administration (MBA) • 2014 • SQU, Oman

Graduated from Sultan Qaboos University (SQU) in 2014 with **Masters in Business Administration (MBA)**. Related modules included: Strategic Management, Accounting for Managers, Managerial Finance, Total Quality Management, and others.

International Diploma In Financial Crime Prevention, (Int.Dip [FinCrime]) • 2018 • ICA, UK

Graduated with the **International Diploma in Financial Crime Prevention (Int.Dip [FinCrime])** in 2018. This well-recognized International Diploma, which is oriented towards combating financial crimes and fraud, was obtained from the well-recognized and accredited *International Compliance Association (ICA)*, United Kingdom.

Certified Fraud Examiner (CFE) • 2018 • ACFE, USA

Became **Certified Fraud Examiner (CFE)** in 2018. The CFE credential denotes proven expertise in fraud prevention, detection and deterrence. CFEs are trained to identify the warning signs and red flags that indicate evidence of fraud and fraud risk. CFEs around the world help protect the global economy by uncovering fraud and implementing processes to prevent fraud from occurring in the first place. CFEs have a unique set of skills that are not found in any other career field or discipline; they combine knowledge of complex financial transactions with an understanding of methods, law, and how to, in order to resolve allegations of fraud. This Certificate has been obtained from the well-recognized and accredited *Association of Certified Fraud Examiner (ACFE)*, United States of America.

Certificate in Managing Operational Risk in Financial Institutions (MORFI) • 2024 • CISI, UK

Obtained the Certificate in Managing Operational Risk in Financial Institutions (MORFI) in 2024. The certificate was granted by The Chartered Institute for Securities & Investment (CISI), UK, which is the leading professional body for securities, investment, wealth and financial planning professionals in UK. The MORFI Certificate equips the certificate holders with the knowledge and practical techniques to be able to investigate an operational risk incident, manage operational risk in the long term, model appropriate behaviors to support operational risk management in the workplace, and effectively recommend and contribute to measures to enhance the operational risk culture and operational risk management in the workplace.

Certified Risk-based Auditor (CRBA) • 2016 • London School of Business & Finance, UK

Became **Certified Risk-based Auditor (CRBA)** in 2016. The certification was obtained from the accredited and well-recognized *London School of Business & Finance (LSBF)*, London, UK. By holding this title and certification, I am certified professional in conducting systematic Risk-based Auditing. CRBA are equipped with intellectual insights on the concepts and practical application of Risk Based Auditing in order to identify and control risks effectively. Emphases are also given on the role of Internal Audit in fraud.

Certified In Financial Crimes (CFC) • 2018 • GAFM, USA

Became **Certified in Financial Crimes (CFC)**. This Certification, which is oriented towards combating financial crime and fraud, has been obtained from the well-recognized and accredited *Global Academy of Finance and Management (GAFM)*, United States of America.



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Certified Compliance Professional (CCP) • 2017 • IABFM, Hong Kong

Became **Certified Compliance Professional (CCP)** in 2017. The certification was obtained from the accredited and well-recognized *International Academy of Business and Financial Management (IABFM)*, Hong Kong. By holding this title and certification, **I am certified professional in mitigating and managing the Risk of Compliance with local and international laws and regulations.**

Bachelors of Science In Business and Economics (B.S.) • 2004 • SQU, Oman

Graduated from Sultan Qaboos University (SQU) in 2004 with **Bachelors of Science Degree in Business and Economics**, with a Major in **Finance**. Related modules included: Investment Analysis and Portfolio Management, Political Economics of Globalization, Multinational Financial Management, International Finance, and others.

SKILLS & ABLITIES

Internal Auditing

- Developing the audit vision that provides timely information with integrity without bias to business leaders.
- Setting the strategy for Internal Audit and Governance in alignment with the overall Company priorities
- Drawing on diverse sources of information (e.g., competitor, industry, economic) to develop strategies and identify business improvement opportunities.
- Developing and maintaining strong relationships and communications with the Audit Committee to ensure concerns are addressed and expectations met;
- Approving and overseeing the reports to the Audit Committee and senior management which address key business risks and control issues within the Company.
- Developing and maintaining strong relationships with Company leadership, providing guidance and/or consultation in the development of strategies to improve financial and operational performance of the business; Acting as an early warning system for business and financial risks; supporting business ethics and integrity initiatives.
- Providing leadership in the development of audit plans, procedures and programs to evaluate the adequacy of the company's internal control environment.
- Developing and maintaining strong working relationship with external auditors to ensure effectiveness of service delivery and appropriate resolution of findings/issues identified.
- Working closely with Legal and Compliance Department on compliance programs involving Business Ethics and Integrity
- Using available business knowledge to make sound decisions that balance the priorities of relevant stakeholders.
- Making resource decisions that involve greater risk and have significant impact on meeting long term enterprise objectives.
- Monitoring and innovating, as appropriate, accounting practices and strategies to optimize business performance
- Developing an organizational competency in the audit function by identifying and integrating best practices in work flow, measurement, technologies and resource configuration.



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- Achieving annual goals and budget targets by effectively managing resources and stakeholder requirements
- Attracting, developing and retaining a high performing workforce
- Leading audit team to conduct risk-based Internal Auditing
- Conducting Internal & External Computer and Network Penetration Testing/Auditing
- Evaluating the overall Internal Control Environment of the Organization
- Quality Self-evaluating of Internal Audit Procedures and Work
- Assessing operational and financial risks and recommending mitigating controls

Leadership & Communication

- Creating short and long-term goals & strategies
- Developing budgets and annual plans
- Communicating goals clearly to team members
- Managing people effectively
- Positioning team members to make the optimal use of their talents
- Promoting productivity and quality standards
- Inspiring creativity at workplace
- Motivating and inspiring everyone to do their best work
- Keeping team members on task, on schedule, and on budget
- Maintaining morale and workplace harmony
- Solving work-related problems, and resolving conflicts
- Delegating authorities
- Giving and receiving positive Feedback & constructive criticism
- Delivering Public Speeches
- Engaging in productive negotiations
- Effectively dealing with complexity

Compliance, Fraud, and Risk Management

- Maintaining good & proactive relationships with regulators
- Coordinating all compliance related activities
- Developing compliance organizational strategies by contributing information, analyses, and recommendations to strategic thinking and direction; establishing functional objectives in line with organizational objectives.
- Establishing compliance operational strategies by evaluating trends; establishing critical measurements; determining productivity, quality, and customer-service strategies; designing systems; accumulating resources; resolving problems; implementing change;
- Ensuring processes and procedures are adequate to meet regulatory requirements
- Developing compliance financial strategies by estimating, forecasting, and anticipating requirements, trends, and variances; aligning monetary resources; developing action plans; measuring and analyzing results; initiating corrective actions; minimizing the impact of variances.
- Protecting assets by establishing compliance standards; anticipating emerging compliance trends; designing improvements to internal control structure.
- Avoiding legal challenges by understanding current and proposed legislation; enforcing regulations; recommending new procedures; complying with legal requirements.
- Ensuring all relative laws and regulations are well communicated to stakeholders with agreed timeline for implementation
- Attracting new clients by maintaining state-of-the-art compliance programs; bringing compliance recognition to the Bank; providing leadership in the industry.



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- Updating job knowledge by participating in educational opportunities; reading professional publications; maintaining personal networks; participating in professional organizations.
- Developing and implementing a Compliance training plan
- Enhancing compliance and organization reputation by accepting ownership for accomplishing new and different requests; exploring opportunities to add value to job accomplishments.
- Collaborating with other departments to direct compliance issues
- Developing and Implementing Compliance Testing Reviews
- Investigating and determining the cause of irregularities and errors
- Implementing Compliance programs
- Developing effective lines of communications between different teams
- Making the right decisions and judgments
- Conducting Compliance & Fraud Risk Assessment
- Conducting Fraud Investigations
- Maintaining Strong understanding of Banking and other fraud types
- Maintaining patience and analytical thinking suited to carefully examining data
- Maintaining a portfolio of successful fraud investigations and convictions
- Delivering Compliance and Fraud Awareness Training to members of staff
- Conducting Risk & Control Self Assessment (RCSA) workshops
- Developing and Coordinating Organization-wide Key Risk Indicators (KRI)
- Conducting Root cause Analyses on Operational Loss Incidents

Information Technology

- System/Software Design and Architecting using Object-oriented Uniform Modeling Language (UML)
- Developing Artificially Intelligent Systems & and Expert Systems
- Computer programming using C/C++, Java, Python, and MS-Visual Basic
- Developing and administrating Databases using Database Management Systems (DBMS) such as Oracle , PostgreSQL, MySQL, IBM DB2, Microsoft SQL Server, and Microsoft Access.
- Developing Database Applications using C++ and Visual Basic with ODBC and ADO technologies
- Developing Websites and Web Applications using HTML5, CSS3, VBScript, JavaScript, C++, and WebSever API, CGI, with Apache Internet Server and IIS Internet Server
- Setting up and administrating of computer networks.
- Developing networked client/server applications
- Developing advanced spreadsheet models and programs using advanced features of MS-Excel and MS-Excel's Visual Basic for Application (VBA)
- Knowledge of Cloud Computing Concepts and practices
- Working with MS-Office Applications
- Installation and configurations of Computer Operating Systems including Linux and all versions of Microsoft Windows
- Fast typewriting (in English and Arabic) with speed of 45 words per minute

Financial Analyses & Evaluation

- Capital Budgeting, Capital Structuring, and Management of Working Capital, and Financing techniques (Corporate Finance)
- Advanced Business and Governmental Accounting
- Developing Investment plans
- Developing business strategies and plans



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- Developing effective lines of communications between different teams
- Constructing and managing portfolios of securities
- Developing and analyzing financial models using MS-Excel spreadsheet
- Analyzing companies' risks and returns

PROFESSIONAL MEMBERSHIPS

- **Member of the Institute of Internal Auditors (IIA)**
- **Member of the Association of Certified Fraud Examiners, Oman Chapter (ACFE-Oman)**
- **Member of Chartered Institute for Securities & Investment (CISI)**
- **Member of Institute of Internal Auditors (IIA)**
- **Member of Oman Information Technology Society (OITS)**
- **Member of the International Compliance Association (ICA)**
- **Member of the International Academy of Business and Financial Management (IABFM)**
- **Member of the Global Academy of Finance and Management (GAFM)**
- **Member of Oman Riders Club**

HOBBIES

- **Travelling as a tool for opening the mind, accepting differences in others, discovering new cultures, and gaining new friends worldwide.**
- **Reading self-developing, leadership, and technology books**
- **Developing different types of software (ERP, websites, MS-Office plugin and macros)**
- **Playing body-building sports**



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