



Expert in Compliance, Financial Crime, AML/CTF and more
Senior Consultant
Business Developer
Business networking expert

CAREER PROGRESSION

2025

Senior Consultant, Expertise & Strategy in Compliance. Sole Trader

12 Months

BCEE SPURKEESS – Luxembourg

- Engaged as an external consultant within the Compliance Department – ALO, overseeing transactional monitoring and ongoing due diligence processes.
- Directed end-to-end reviews of transaction alerts, ensuring timely escalation and documentation of suspicious activities.
- Strengthened and optimized the bank's monitoring framework, enhancing risk-based review procedures.
- Spearheaded the strategic deployment of a new weekly control listing system (sanctions, PEP, watchlists) to improve regulatory compliance.
- Ensured alignment with Luxembourgish, European, and international regulatory standards (CSSF, EU, FATF).
- Advised senior compliance management on regulatory developments and operational implications.
- Conducted in-depth analysis of client transactions and profiles to assess AML/CFT risks.
- Implemented enhanced due diligence (EDD) measures for high-risk clients, including those in sanctioned or sensitive jurisdictions.
- Monitored transaction flows to detect anomalies or potential money laundering schemes.
- Collaborated with IT, Risk, Legal, and Business teams to ensure consistent application of compliance policies.
- Provided guidance and training to internal staff on AML processes and regulatory expectations.
- Contributed to the design and implementation of remediation strategies to address compliance gaps.
- Prepared detailed compliance documentation for internal and external audits.
- Supported cross-departmental coordination to ensure project milestones, deadlines, and KPIs were met.
- Enhanced reporting processes to regulators, ensuring transparency, accuracy, and timeliness.
- Played a key role in embedding sustainable AML/CFT practices into daily operations and internal systems.

2023 - 2024

Square Management Luxembourg – Manager Consultant, Expertise & Strategy in Compliance.

Various Project related to the development of the Compliance and Regulatory Practice:

- Overseeing a team of around ten consultants,
- Designing customized solutions for the Compliance department of our clients,
- Organizing and leading workshops aimed at sharing expertise
- Coordinating and overseeing training programs for consultants and clients, ensuring that learning objectives are met and skills are updated.
- Engaging in networking events to build relationships with industry professionals and expand the company's network and visibility in the compliance field.

12 Months

GAZPROM BANK INTERNATIONAL – Luxembourg

This mission was carried out in a context of heightened geopolitical and regulatory risk, requiring rapid adaptation to evolving international sanctions, reinforced controls, and strategic derisking decisions.

- Directed a strategic project to review client files and manage derisking efforts, supervising a team of three external consultants and internal compliance officers.
- Ensured timely delivery, strict adherence to regulatory requirements, and effective cross-departmental collaboration.
- Conducted an in-depth analysis of client profiles (corporates, individuals, financial institutions) to assess compliance with AML/CTF regulations, FATCA, and CRS standards.
- Verified the accuracy and completeness of client information, including beneficial ownership structures and transaction histories.
- Assessed client risk levels based on activity sectors, geographical exposure, and transaction patterns.
- Led the identification and escalation of suspicious activities to the national Financial Intelligence Unit (CRF), ensuring thorough documentation and accurate reporting.
- Monitored and analyzed transaction flows to detect anomalies or potential money laundering schemes.
- Implemented enhanced due diligence (EDD) measures for high-risk clients, including those in sanctioned or sensitive jurisdictions.
- Ensured alignment with local and international standards (CSSF, EU, FATF) to mitigate risks related to money laundering, terrorism financing, and geopolitical conflicts.
- Integrated sanctions lists (OFAC, EU, UN) into internal systems and executed immediate measures for compliance with global restrictions.
- Designed and implemented a comprehensive remediation strategy to address identified compliance gaps.
- Prepared compliance documentation for internal and external audits, responding to auditor inquiries and implementing post-audit recommendations.
- Worked closely with Legal, IT, Risk Management, and Commercial teams to ensure consistent application of compliance policies across the organization.
- Coordinated with internal teams to ensure milestones were achieved, deadlines met, and key performance indicators monitored.

10 Months BGL BNP PARIBAS – Luxembourg

- Supervised and managed a team of four junior consultants, providing guidance on complex cases and supporting their professional development.
- Mitigated non-compliance risks related to Anti-Money Laundering (AML), Countering the Financing of Terrorism (CFT), and adherence to Sanctions & Embargoes regulations. Ensure compliance with KYC obligations and alignment with the Group's activities and strategy
- Ensured compliance with Know Your Customer (KYC) obligations in alignment with the Group's activities and strategic objectives
- Led or contributed to Financial Security projects within the defined perimeter
- Analyzed and reviewed transactions flagged by business teams or transaction monitoring tools.
- Proposed declarations or classifications of cases based on detailed analysis.
- Prepared reporting files for submission to the CRF (Financial Crime Reporting Cell) and CSSF (Commission de Surveillance du Secteur Financier).
- Compiled and submitted formalized declaration files, detailing the department's opinions on customers or proposed transactions.
- Prepared case files for arbitration by the Financial Crimes Expertise Department and Management.
- Oversaw and monitored AML alerts, drafting detailed and actionable treatment proposals.
- Performed 4-EYES checks to validate case files, providing constructive feedback prior to submission to the CRF, FIU (Financial Intelligence Unit), MinFin (Ministry of Finance), or CSSF.
- Enhanced departmental processes, including template standardization, optimizing information transmission chains, and integrating robotic process automation tools.
- Conducted investigations related to sanctions, embargoes, and negative list checks, as well as screening

2020 - 2022

Aurexia Luxembourg – Senior Consultant, Expertise & Strategy in Compliance.

18 Months EFG BANK – Luxembourg – Switzerland – UK

This plan ensures compliance across regulatory frameworks while fostering collaboration between Luxembourg, Swiss and UK entities to streamline processes and maintain the highest standards of regulatory adherence.

- Develop a Comprehensive Compliance 50 points Monitoring Plan: Cover KYC, AML, TAX, VAT, FATCA, CRS, QI, and W-8 documentation, ensuring all processes are aligned with regulatory requirements.
- Document Control for Client Lifecycle: Implement strict controls for onboarding, changes in circumstances, and periodic reviews to maintain compliance standards.
- Identify and address missing or expired KYC documentation, particularly in complex structures like trusts, partnerships, and funds.
- Oversee and maintain compliance with global tax regulations, ensuring timely updates for FATCA, CRS, QI, and W-8 forms.
- Participate in risk classification initiatives within the funds industry to align practices with regulatory expectations.
- Assist in updating counterparty and client risk policies in line with evolving compliance frameworks.
- Contribute to task forces addressing remediation plans, assessing findings, and resolving relationship issues.
- Manage the assessment of compliance actions and ensure proper documentation and argumentation.
- Perform AML, LCB, and FT investigations to ensure adherence to internal and external standards.
- Review and validate KYC files of international clients, ensuring compliance with Luxembourg and Swiss regulations.
- Develop optimized workflows to reduce inefficiencies and minimize potential friction points.
- Conduct AML, LCB, and FT investigations.
- Control documentation for onboarding, change of circumstances, and preparation for periodic reviews.
- Review, analyze, and approve KYC files of international clients.

6 Months BANQUE DELUBAC – Paris

- Control documentation for onboarding, change of circumstances, and preparation for periodic reviews.
- Examine financial documents, statements, and transaction records to detect unusual or suspicious patterns indicative of potential money laundering activities.
- Create and execute strategies to ensure adherence to anti-money laundering (AML) laws and regulations, incorporating best practices for risk mitigation.
- Continuously monitor and update knowledge of local, national, and international AML laws, rules, and compliance standards to align organizational practices with current requirements.
- Evaluate and quantify the organization's exposure to financial risks associated with suspicious activities, using a systematic approach to measure and mitigate vulnerabilities.
- Use advanced tools and analytics to review financial transactions in real-time or retrospectively, identifying anomalies that could indicate money laundering.
- Conduct detailed investigations into flagged transactions, ensuring thorough documentation and adherence to internal and external reporting protocols.
- Liaise with financial intelligence units, law enforcement agencies, and regulatory bodies to report suspicious activities and support investigations effectively.
- Draft and deliver comprehensive reports on suspicious activities to the appropriate authorities within the required timeframes, ensuring compliance with regulatory mandates.

2020

BPCE, Banque Populaire AURA France – Compliance Officer

- Ensure adherence to internal policies and external regulatory standards, maintaining a clear understanding of relevant laws and industry guidelines.

- Conduct initial risk assessments of financial activities, identifying potential compliance risks and flagging suspicious transactions.
- Regularly examine financial transactions to identify any anomalies, ensuring compliance with anti-money laundering (AML) and counter-terrorism financing (CTF) requirements.
- Assist in the preparation and submission of compliance reports to regulatory authorities, ensuring accuracy and timeliness.
- Provide support during internal audits, ensuring that compliance procedures are followed and assisting in the evaluation of internal controls.
- Assist in reviewing and updating compliance policies and procedures in response to changes in regulations and industry best practices.
- Participate in internal compliance training programs and assist in educating staff about regulatory changes and compliance responsibilities.
- Support investigations into any suspicious activities, collaborating with senior compliance officers and relevant departments to assess and address potential risks.
- Help compile reports for financial regulators, ensuring that any suspicious activities are flagged and reported in accordance with legal obligations.
- Ensure accurate and up-to-date documentation of compliance activities, maintaining detailed records of transactions, reports, and communications.
- Assist in liaising with external regulatory bodies, auditors, and law enforcement agencies as necessary, providing relevant information for ongoing investigations.
- Provide day-to-day support to senior compliance officers in managing compliance programs, helping to maintain effective compliance systems and controls.

CERTIFICATION AND TRAINING

CAMS *in progress*

AMF France

ITB

TOEIC

Certifications Microsoft Office Specialist: Excel

Certificate of Junior-Entrepreneur CNJE

EDUCATION

2020	Master of Science – MS, Compliance, Banking Law, Corporate Finance and Fintech Ecole Supérieur de Commerce de Clermont Ferrand
2020	Master in management, Major in Finance Ecole Supérieur de Commerce de Clermont Ferrand
2019	Master ITB, Compliance and Bank Management Ecole Supérieure de la Banque, Paris
2018	Bachelor in Law, Banking Law, Compliance, Financial Crime Faculté de Droit, d'Économie et de Gestion, Lyon
2017	Preparatory Class for the Grandes Ecoles, Option Economics CPGE Gustave Courbet, Belfort

LANGUAGE SKILLS

French, English, Arabic → Fluent and Professional

German → Basic

COMPUTER SKILLS

Software	MS Office: Word, Excel, PowerPoint, Outlook, Power BI
Software technologies	T24, Jira, Globus, Smart KYC, Pythagoras, Avaloq, Netreveal, World Check, SAP, Bloomberg, Factiva

HOBBIES	Podcast, Trail, Football, Climbing, Traveling, Networking
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