

# ALLAN RAMLALL, CAMS

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## AREAS OF EXPERTISE

- Bank Secrecy Act
  - USA PATRIOT Act
  - OFAC
  - Due Diligence
  - Risk Assessment
  - Applicable Laws/Regulations
  - Know Your Customer
  - Unusual Activity
  - Negative News
  - Newsletter/training
  - FCPA
  - Precious Metals/Foreign Exch.
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## WORK HISTORY

### **EMERGING MARKETS LIMITED, EXTERNAL AML COMPLIANCE CONSULTANT, 2010-PRESENT**

- Coordinating, managing and monitoring adherence to the Customer Information Program (CIP)
- Establishing and reviewing Know-Your-Customer Files
- Developing, monitoring and reviewing Internal Policies, Procedures and Controls
- Keeping informed of laws, regulations, current practices, and guidance pertaining to the Bank Secrecy Act and Anti-Money Laundering regulations and how they relate to new/modified products/services

### **NATIONAL MONEY TRANSFER ASSOCIATION, DIRECTOR OF GLOBAL OUTREACH, 2007-PRESENT**

#### **LA NACIONAL, DIRECTOR FOR AFRICA BUSINESS DEVELOPMENT, 2009-2014**

#### **CHOICE MONEY TRANSFER, SENIOR VP FOR INTERNATIONAL REMITTANCES & FOREIGN EXCHANGE, 2005-2007**

- Established correspondent banking relationships in several international locations including French West Africa, Latin America/Caribbean, and Europe.
- Played an integral role in the creation of legal and physical infrastructure of remittance companies in the U.S., Spain, Mali, and Senegal
- Experienced in developing foreign exchange systems, creating joint venture strategic relationships, heading credit committees, and setting up call center operations

### **NEW YORK BAY INTERNATIONAL/GLOBAL REMITTANCE CORPORATION, VP OF FOREIGN BANKNOTE, PRECIOUS & REMITTANCE ACTIVITIES, 1999-2005**

### **M&T BANK, ASSISTANT VICE-PRESIDENT FOR FOREIGN BANKNOTES, EXOTICS FOREIGN EXCHANGE & PRECIOUS METALS, 1995-1999.**

- Experienced in wholesale trading of precious metals and buying and selling wholesale foreign banknotes on a global level along with acting as major market maker in exotic banknotes .
  - Developed foreign exchange services involving corporations and government organizations.
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## EDUCATION & TRAINING

Master of Science, School of Foreign Service, **Georgetown University**  
Bachelor of Art, International Relations & History, **The American University**  
**CAMS Certified.**  
Systems: Lexis Nexis, Bankers Almanac, Microsoft Office Suite