COMPLIANCE ANALYST, BUSINESS INTEGRITY

COMPLIANCE & BUSINESS INTEGRITY PORTFOLIO

Investigations • Client communication • Audit trails • Analytics

“I learned the business first.”

A confidentiality-safe application portfolio showing how I investigate complex financial-services issues, reason to defensible conclusions, communicate clearly with clients, and use data to strengthen controls.

MD MIADAD RAFIQ SAMI

Surrey / Vancouver, BC
Open to Greater Toronto relocation for the right opportunity

MPS Analytics · 3.89

2M+
TRANSACTIONS ANALYSED

23%
DETECTION IMPROVEMENT

30%
FALSE-POSITIVE REDUCTION

$40M+
HIGHER-RISK ACTIVITY FLAGGED

I learned the business before I learned the models.

My advantage is the combination of regulated banking judgment, client-facing experience, and modern analytics.

WHY THIS BACKGROUND FITS BUSINESS INTEGRITY

I have worked where financial decisions meet real clients: on the service floor, in personal banking, in lending and KYC, and in financial-crime investigations. My MPS in Applied Machine Intelligence added the tools to examine patterns at scale - without losing sight of the person behind the file.

That means I can do more than identify an issue. I can reconstruct what happened, distinguish evidence from assumption, explain the conclusion in plain language, and identify the control or process change that should follow.

"I have sat on both sides of the table: client-facing decisions and the analytical systems used to improve them."

CAREER EVIDENCE CHAIN

CUSTOMER OPERATIONS — **Grameenphone**
High-volume service, escalation, ownership

FINANCIAL ANALYSIS — **David Jones**
$1.2M discrepancy recovery; operational reporting

PERSONAL BANKING — **HSBC**
Lending, KYC, client communication, account issues

AML / FINANCIAL CRIME — **HSBC**
Evidence review, case narratives, AUSTRAC context

APPLIED ANALYTICS — **Northeastern**
SQL, Python, BI, statistical and ML workflows

CURRENT PRACTICE — **Independent**
Risk, fraud, forecasting and reporting projects

- Objective investigation
- Client-ready writing
- Audit trail discipline
- Trend escalation
- Technology + AI
- Ownership to closure

A defensible investigation is a repeatable process.

Fairness comes from structure: complete evidence, clear reasoning, documented decisions, and ownership through closure.

01
Intake & triage

Define the allegation, scope, timeline and regulatory due date.

02
Evidence map

Identify records, policies, communications, system events and stakeholders.

03
Factual timeline

Separate verified events from assumptions; reconcile conflicting records.

04
Policy & control test

Assess what should have happened against what the evidence shows.

05
Decision & rationale

Reach a proportionate, explainable and evidence-supported conclusion.

06
Response & remediation

Communicate clearly; record remedy, owner, due date and audit trail.

07
Trend escalation

Code root cause; identify repeat patterns, training needs and control gaps.

INVESTIGATION PRINCIPLES

FAIR & FACTUAL

Separate evidence from assumption.

DEFENSIBLE

Show how the evidence supports the outcome.

CLIENT-CLEAR

Use plain language and explain next steps.

AUDIT-READY

Preserve timeline, rationale, approvals and remedy.

TECHNOLOGY ASSISTS. JUDGMENT DECIDES.

- SQL / Excel to reconcile records and identify exceptions
- AI to structure research and draft outlines - never to replace evidence review
- Human verification, confidentiality and explainable conclusions remain mandatory

Delayed account transfer and disputed fee.

A confidentiality-safe example demonstrating fact reconstruction, independent judgment, client communication, and control follow-up.

CLIENT CONCERN

An outbound transfer was delayed, the client says the reason was not explained promptly, and the client disputes the transfer fee and alleges a missed investment opportunity.

EVIDENCE REVIEWED

- Transfer request and timestamps
- Account/system notes and client communications
- Receiving-institution messages
- Fee schedule and relevant policy
- Operations clarification where records conflict

CONCLUSION

Complaint partially substantiated. The transfer requirement and fee were valid; however, the need for corrected information was not communicated clearly or promptly enough.

FACTUAL TIMELINE

DAY 0 — Transfer submitted

Request entered; fee disclosed.

DAY 1 — Missing information identified

Transfer cannot proceed until correction.

DAY 4 — Client notified

Notice delayed; system and case notes inconsistent.

DAY 7 — Transfer completed

Corrected information received and processed.

REMEDY

Refund the fee as a service-recovery measure, provide a clear written explanation, and distinguish the valid transfer requirement from the communication failure.

CONTROL FOLLOW-UP

Trend-code the issue; improve notification templates; clarify case-note requirements; assign owner and due date; preserve evidence, rationale, approval and remediation in the audit trail.

Clear, empathetic, and regulator-ready.

The response should acknowledge the concern, explain the evidence and conclusion, and make next steps unmistakable.

Dear Client,

Thank you for giving us the opportunity to review your concerns regarding the timing of your account transfer and the transfer fee charged to your account.

We reviewed the transfer request, account and system notes, communications with you and the receiving institution, the applicable fee schedule, and the information available to the operations team at each stage. Our review confirmed that the transfer could not initially proceed because required information was incomplete. We also confirmed that the transfer fee was disclosed and applied in accordance with the fee schedule.

However, our records show that the need for corrected information was not communicated as clearly or promptly as it should have been. For that reason, your complaint is partially substantiated. We will refund the transfer fee and have referred the communication issue for internal follow-up and coaching.

We regret the inconvenience caused by the delay. Please contact us if you would like clarification regarding the outcome of our review or the next steps for your transfer.

Sincerely,
Business Integrity

1. **Acknowledge the concern**
   Respectful opening without prejudging the outcome.
2. **State the evidence reviewed**
   Shows scope, completeness and objectivity.
3. **Give a direct conclusion**
   Explains what is and is not substantiated.
4. **Separate control from service**
   Valid requirement and communication failure are treated distinctly.
5. **Explain remedy and next steps**
   Specific action, ownership and path for clarification.

Good complaint writing is not legalistic for its own sake. It is precise enough to be defensible and clear enough to be understood.

Analytics turns individual complaints into prevention.

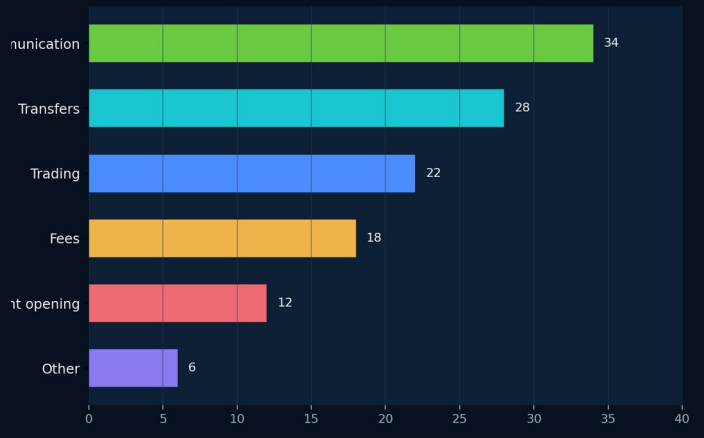
The same discipline used in transaction monitoring can surface complaint patterns, SLA risk, recurring root causes, and training opportunities.

BUSINESS INTEGRITY COMPLAINT REVIEW

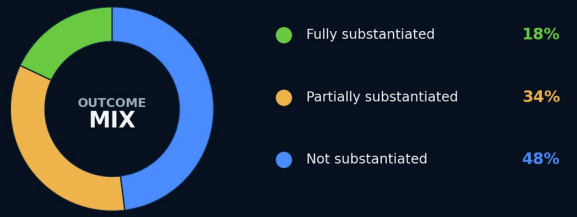
Illustrative dashboard concept - synthetic data only

120	94%	12 days	7
COMPLAINTS REVIEWED	WITHIN SLA	MEDIAN RESOLUTION	OPEN >30 DAYS

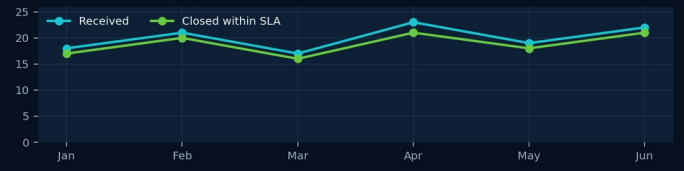
Complaint volume by category



Investigation outcomes



Monthly throughput and SLA delivery



Illustrative synthetic data - not Questrade data.

PROFESSIONAL EVIDENCE

2M+
RECORDS ANALYSED

23%
ACCURACY IMPROVEMENT

WHAT THE DASHBOARD SHOULD TRIGGER

- Prioritize aged complaints before regulatory deadlines are at risk
- Identify recurring communication and transfer failures
- Compare substantiation rates by issue, product, channel and team
- Escalate root causes into testing, training and control remediation
- Use AI/automation for efficiency while retaining human verification

RAW RECORDS → VALIDATION → RISK / TREND SIGNALS → INVESTIGATION-READY INSIGHT → MANAGEMENT REPORTING

What I would bring to Questrade Business Integrity.

A client-centred compliance mindset, evidence-based judgment, and the analytical depth to turn recurring issues into better controls.

BANKING & COMPLIANCE

- HSBC banking, lending, KYC/CDD and client-service experience
- AML / financial-crime investigations and regulatory documentation
- Transaction review, exception analysis and escalation discipline
- Accounting and finance foundation across MPA and MBA studies

ANALYTICS & COMMUNICATION

- MPS in Analytics (Applied Machine Intelligence), GPA 3.89
- SQL, Python, Power BI, Tableau, Excel and data-validation workflows
- Clear case narratives, structured reports and stakeholder-ready writing
- Comfort adopting AI tools with confidentiality and verification controls

JUDGMENT & VALUES

- Independent reasoning from incomplete or conflicting information
- Customer-centric communication that remains fair and factual
- Ownership from intake through closure; blockers raised early
- Receptive to coaching, collaborative, curious and improvement-minded

EDUCATION & PROFESSIONAL ENGAGEMENT

MPS Analytics - Northeastern University Vancouver (GPA 3.89) • Master of Professional Accounting (CPA Australia-accredited) • MBA
Peer Mentor, Northeastern Graduate Analytics • Member, VanFinTech & Vancouver Data Beers • Community financial-literacy volunteer

EXPLORE THE LIVE PORTFOLIO

miadad-sami.github.io
Miadad.sami@gmail.com
236-858-1085

Currently based in the Vancouver area and open to relocating to the Greater Toronto Area for this opportunity; practical timing can be discussed at the offer stage.

All case examples are hypothetical or generalized and contain no confidential client or employer information.