



# XAVIER ROY


## CAREER OBJECTIVE

To obtain a position that is challenging and which provides me the opportunity to use my experience, skills and academic knowledge for streamlining the work in a business environment and contribute to the organization's success and achieving its goals.

## PROFESSIONAL EXPERIENCE

- **Senior Associate- SWIFT Payments processing & Investigations**  
**Unimoni GBS Pvt Ltd (Associate Company of UAE Exchange LLC)**  
**India (2014 - Present)**
  - Processing of MT 103, 110 and 202 payments to the correspondent banks and financial institutions through the SWIFT alliance platform.
  - Handle the incoming enquiries which are related to the SWIFT payments that we receive through the SWIFT channel from our correspondent banks and respond back to the banks with an update/solution.
  - Route all the important messages, updates, announcements that we receive from our correspondent banks through the SWIFT channel to the concerned teams or individuals.
  - Carry out the investigations with our correspondent banks for the customer queries like credit status confirmations, cancellation requests, amendment requests, clarification on back end charges with regards to the SWIFT payments etc through the SWIFT channel by sending MT 199, 999, 111 etc messages and respond back to the clients.
  - Carry out the escalations with the representatives of the correspondent banks for the non resolved cases through emails and calls.
  - Respond back to the enquiries of other internal Departments, branches, top management on behalf of SWIFT payments team.
  - Preparation & Processing of CBU UAE AED payments FTS files.
  - Monitoring of SEPA - EUR payments and RIPPLE payments and intimate any rejections/pending to the branches/customer if any.

## CONTACT

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## EDUCATIONAL QUALIFICATION

**Bachelor of Business Administration**  
SRBS Gujarati College  
Mattancherry,  
Mahatma Gandhi University  
2008-2011

## CERTIFICATIONS

Cash Clearing Training  
Deutsche Bank  
June 2014

PERSONAL DETAILS

Date of Birth : 24-July-1991  
Marital status : Single  
Name of Father : Cleetus Antony  
Nationality : Indian  
Languages known: English,  
Malayalam,  
Hindi  
Tamil  
Passport No : P5013276

SKILLS

English proficiency ★★★★★  
MS Excel ★★★★★☆  
Teamwork skills ★★★★★  
Problem solving ★★★★★☆  
Leadership skills ★★★★★☆

- As a senior associate, carry out random quality checks on associate staff's works.
- Collaborate and discuss with IT, Team members, managers on software updations and carry out UAT tastings whenever there is a software update.
- Prepare KPI dashboard, Incident trackers every month and submit it to the Associate manager.
- Prepare / update Process notes, documents and risk register for SWIFT related processes

➤ Associate, Remittance Operations  
XM Software Solutions Pvt Ltd, (Now Unimoni GBS Pvt Ltd),  
India (2012 – 2014)

- Processing of remittance payments files (TT, RTGS, NEFT) to the correspondent bank's sites within TAT.
- Follow up with the correspondent banks for the status of the files and payments.
- Update cancellations and pending of any files and payments to the client / branch
- Do low key reconciliation of correspondent bank account statements with payment files details to find if there are any discrepancies.
- Address all the customer enquiries and respond back with a resolution.

➤ Junior Associate, Anti Money Laundering Team  
XM Software Solutions Pvt Ltd, India (Now Unimoni GBS Pvt Ltd) (2011 - 2012)

- Handling verification, monitoring and releasing of all the high risk transactions which have been issued by the UAE Exchange LLC globally.
- Making sure that all the high risk payments are meeting the compliance requirements which are created by internal and external organizations.
- Coordinating with the branches, stake holders and country compliance for the clarifications on the payments.
- Preparation and circulation of various reports to the internal and external stakeholders.
- I have handled sanction screening process – Execute verification of suspected transactions and rule out the possibility for any potential SDN match.
- Ensure proper screening of transactions against the SDN list, Internal and external blacklisted database, and for adverse media results.

### AWARDS & RECOGNITIONS

- ▶ WON : STAR Award for the **best employee** in 2019
- ▶ WON: SPOT Award for the **best Team** in 2019
- ▶ WON: SPOT Award for the **best employee** in 2018
- ▶ NOMINATED: STAR Award for the **best employee** in 2017
- ▶ WON: STAR Award for the **best employee** in 2014

### DECLARATION

I consider myself reliable and confident enough to work with dedication to bring into the firm. I hereby declare that the information furnished above is true to the best of my knowledge.