

Audit Officer with over seven years of banking industry experience. Certified Anti-Money Laundering Specialist and Advance Compliance Risk Manager. Expertise in internal auditing and reporting, financial investigation, risk management, and due diligence. Proven ability in managing daily audit program operations to ensure compliance with local, national, and international banking laws, regulations, and standards. Pays close attention to detail and remains objective, independent, and free of bias when conducting financial investigations and interviews and writing audit and investigation reports. Efficiently identifies, assesses, and mitigates risks to maintain operational and data integrity. Avid supporter of financial inclusion and safeguarding the global financial market from risks. Team player with demonstrated leadership qualities and strong analytical thinking, strategic planning, and customer service skills. Multilingual: French and Creole, native; English and Spanish, fluent; Swedish, beginner.

## Areas of Expertise

- Bank Auditing Operations
- Financial Fraud Prevention
- Strategic Planning
- Due Diligence
- Risk and Compliance Frameworks
- Financial Analysis and Control
- Operational Assessment
- Data Integrity
- Anti-Money Laundering (AML)
- Financial Investigation
- Risk Management
- Customer Service Excellence

## Professional Experience

Sabbatical Leave for Family and Security Reasons, Stockholm, Sweden:

March 2022- Present

### UNIBANK, Port-au-Prince, Haiti

January 2015 – March 2022

#### Audit Officer – Internal Audit Division | Direction of Compliance Audit and Financial Investigation

Ensured operational compliance with global best banking practices and local and international laws. Participated in internal audits and assisting when it comes to liaison with external regulatory agencies. Reviewed Currency Transaction Reports (CTRs) and Suspicious Activity Reports (SARs) submitted to the government Financial Intelligence Unit (FIU) for frequency and accuracy. Conducted financial investigations and provided testimony in court for cases involving fraud or any type of litigation.

- Maintained the Risk Assessment framework aligned with the bank's products, client services, organizational structure, and regulatory policies and standards.
- Calibrated the bank's monitoring tools to identify and mitigate risks of money laundering, fraud, and financing of terrorism in an efficient and timely manner.
- Identified and mitigated risks of financial statement fraud and asset misappropriation.
- Assessed relations with correspondent banks.
- Evaluated bank compliance readiness regarding the Foreign Account Tax Compliance Act (FATCA).
- Regularly reviewed the bank's Blacklist compared to the United Nations, Office of Foreign Assets Control (OFAC), and Specially Designated Nationals (SDN) Lists.
- Performed due diligence and enhanced due diligence EDD of bank transactions and relations.
- Reviewed SARs filed with local FIU.
- Testified in criminal trials involving fraud.
- Recommended the termination of banking relationships for customers suspected of money laundering.
- Recovered funds stolen by fraudsters.

### Auditor Assistant, Internal Audit Division

October 2015 – June 2017

Prepared audit reports and communicated findings to Auditors and Financial Investigators. Received, classified, and managed supporting audit documentation.

- Assisted Auditors and Financial Investigators with regular functions and activities including documenting interview questions and answers during audits.
- Assessed internal operating procedures and audit procedures for conformance with international policies and standards including the Institute of Internal Auditors (IIA) and Committee of Sponsoring Organizations (COSO).

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- Contributed to several audits of the Compliance Department to review operational efficiency and effectiveness.
- Evaluated Compliance Department policies and procedures to ensure alignment with local and international regulations on AML and counter-financing of terrorism.
- Verified unannounced checks on the General Ledger and balance sheet and unannounced cash control at bank branches.
- Carried out other projects and tasks as assigned by the Chief Auditor.

## Administrative Clerk – Internal Audit Division

January 2015 – October 2015

Received and processed supporting audit documentation from audited bank divisions and departments.

- Reviewed and compared daily bank reports with amounts on deposit, withdrawal, and exchange transaction slips, checks, and inbound/outbound transaction requests recorded on the General Ledger and in auxiliary accounts.
- Verified check conformity through ex-post control.
- Compared signatures in the bank file with signatures on slips.
- Confirmed the daily quantity of submitted slips correlates with the posted quantity of transactions for each cashier.
- Archived supporting audit documentation to support any further investigation.

## Previous Experience

- **Sales Representative** **January 2014 – April 2014)**  
Club Sunset/Hotel Hamaca, Santo Domingo, Dominican Republic
- **Customer Service Agent** **July 2011 – March 2012**  
Stream Global Services/Time Warner Cable, Santo Domingo, Dominican Republic
- **Customer Service Agent** **January 2011 – June 2011**  
Vixicom/Provitel/Nopin Long Distance, Santo Domingo, Dominican Republic
- **Call Center Operator** **September 2010 – December 2010**  
Nation Wide Home Medical, Santo Domingo, Dominican Republic

## Education

**Master of Science in International Accounting and Finance** | University of Liverpool, Liverpool, United Kingdom, 2021

**Bachelor of Business Administration** | Santo Domingo Catholic University, Santo Domingo, Dominican Republic, 2014

## Certifications & Licenses

- Certified Anti-Money Laundering Specialist (CAMS), Association of Certified Anti-Money Laundering Specialists (ACAMS), 2017
- Advance Compliance Risk Manager (ACRM), Monitor Plus/Plus Technologies, 2015

## Industry Conferences & Seminars

- Emergence of Fraud Risk in a Post-pandemic Context, IIA, 2021
- ACAMS AML and Financial Crime Conference, 2021
- ACAMS Caribbean Virtual Conference, 2020
- Global Masters Residency, University of Liverpool, 2019
- ACAMS AML and Financial Crime Conference, 2019
- Monitor Plus User Conference, 2019
- ACAMS AML and Financial Crime Conference, 2018
- ACAMS AML and Financial Crime Conference, 2017
- IIA Conference: Application of FATCA in Haiti, 2017
- IIA Conference: Role of the Auditor in the AML/CFT Field, 2016
- CAMS Exam Preparation Class, 2016
- Monitor Plus User Conference, 2016

- ACAMS AML and Financial Crime Conference, 2016

## Language skills

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|------------------|-----------------|
| • French         | Native language |
| • English        | Fluency         |
| • Spanish        | Fluency         |
| • Haitian creole | Native language |

## Community & Volunteering

Volunteer Alphabetization Facilitator, Quisqueyana Baptist Church, Santo Domingo, Dominican Republic

## Technical Proficiencies

- Microsoft Office (Excel, PowerPoint, Word)
- Probanks
- Monitor Plus
- Aperta
- ACL