

H. Miranda

New York City

Anti-Money Laundering professional with 6+ years of experience **identifying suspicious money laundering activities** and **analyzing and dispositioning transactions**. Strong background in **the entire AML investigation process**, including **transaction monitoring, client risk assessment, analytical skills, escalations, and Suspicious Activity Reporting (SAR)**. Track record in **optimizing processes** and **ensuring compliance with all applicable regulations**. Competent in **building and maintaining positive and productive relationships** with clients and co-workers at all levels. Academically founded in **Peace & Global Studies and Criminology & the Criminal Justice System**.

KEY SKILLS

Anti-Money Laundering	Enhanced Due Diligence	Express, Redux
Suspicious Activity Reports	JavaScript	Python Starter
Quality Assurance	React, Node.js	Project Management
Data, Research & Analysis	Front-End & Back-End Development	Spanish Proficient/Native

SUMMARY OF QUALIFICATIONS

- ✓ Demonstrated expertise in **investigating anti-money laundering alerts and evaluating clients' risks and relationships**.
- ✓ Capable of **developing policies and best practice procedures while optimizing processes and efficiency**.
- ✓ Strong background in **current regulations, industry trends, and events related to the AML**.
- ✓ Proficient using software tools including **Prime, Mantas, Actimize, and Salesforce**.
- ✓ Leverage strong **verbal and written communication** skills.

EDUCATION

BA with a dual major in Peace & Global Studies and Criminology & the Criminal Justice System, Dec 2010

Le Moyne College, Syracuse, NY

Software Engineering, Per Scholas (June – October 2023)

PROFESSIONAL EXPERIENCE

MEGA ICBC (BAU), New York, NY Jun 2019 – Dec 2022

AML Senior Investigator/Consultant

- Owned the entire process, including transaction monitoring, research, documentation, overlap alert closings, escalations, and Suspicious Activity Reporting (SAR) by transitioning from a 2-step system to one-touch.
- Evaluated clients' risks and relationships in the client examination process for multiple SARs, providing enhanced due diligence. Delivering dispositions and recommendations to the committee for next steps and additional cases as needed.
- Assisted with lookback projects by providing quality assurance (QA) of vendors' and internal work, supplementing analysis, and recommendations regarding the disposition. Managed individual complex special projects/cases by conducting special investigations, QA reviews and supporting annual audits.
- Developed best policies and procedure practices predicated on direct feedback and available resources from external auditors and regulatory agencies for the AML Compliance Program/BSA, real-time investigations, QA, and best practice corrective action.

Bank of China (FIU), New York, NY Oct 2017 – Jun 2019

AML Investigations Consultant

- Monitored and analyzed corresponding wires for suspicious activity utilizing research platforms for research that included Dow Jones Risk and Compliance and Sanction List Search.
- Reviewed global and multi-jurisdiction transactions leveraging multiple sources, including previous cases, and enhanced due diligence. Dispositioned and documented all alerts by presenting analysis and rationale within the required timeframe.
- Provided QA assistance as needed.
- Assisted with the system transition from PRIME to MANTAS while simultaneously dispositioning a high caseload and overlap alerts and delivering backup and feedback.

Morgan Stanley (Global Financial Crimes – Wealth Management), New York, NY Aug 2016 – Sep 2017

AML Compliance Consultant

- Optimized multiple research platforms for managing a high-volume caseload of transaction monitoring alerts that included high-risk jurisdictions, negative news, financial investment structuring, and global PEPs.
- Liaised with local branches to obtain additional information on the account, transaction, or client.
- Delivered ongoing training to junior consultants.
- Monitored developing BSA/AML regulations, industry trends, and current events to address risks efficiently.

FleetUp Trace (System Engineering Company), New York, NY Mar 2016 – Jul 2016

Marketing Operations Analyst

- Reported team metrics for the US and Chile.
- Conducted research on market and company trends across targeted North and South American jurisdictions.
- Prepared a market complete report.

Harlem Link (Charter School), New York, NY

Jan 2016 – Jun 2016

After School Group Fellow

- Supervised 1st and 2nd-grade groups of around 15 students in the after-school program.
- Collaborated on the end-of-the-school-year fundraising carnival for students' families and the community.
- Fostered a structured, safe environment that included homework tutoring and activities in alignment with city guidelines.

HyperSquare (Live Streaming Mobile App), New York, NY

May 2014 – Jan 2015

Founding Committee

- Served as an active committee member in helping to develop the company's vision and development strategy.
- Co-developed a business plan and liaised with potential investors.
- Launched the beta application and tested and assessed the marketability results.

ZanaAfrica Foundation (Social Enterprise), New York, NY

Apr 2015 – Oct 2015

Operations/Project Consultant

- Acted as the key team member in implementing the foundation's US operations, including financial controls for 501(c)3.
- Lead on creation of US and Kenyan divisions' employee policy and procedure manual in compliance with the regions.
- Performed research on donor leads and drafted grants.
- Developed and implemented lead generation and donation intake processes.

NYCOCH (NY Committee of Safety and Health), New York, NY

Jan 2015 – Apr 2015

Junior Consultant

- Provided assistance to Executive and Finance Directors.
- Served as a liaison to the Board of Directors and members by managing the database and membership dues.
- Delivered support for events, communications, gala, and grants.

Somaly Mam Foundation (Global Anti-Human Trafficking Organization), New York, NY

Sep 2012 – Jun 2014

Analyst/EA to Executive Director

- Supported the foundation's Executive Director and Global Director of Operations on designated projects.
- Completed research projects ranging from donor development to global analysis of victim services and prepared reports for the board strategy sessions.
- Assisted with cultivating relationships with diverse prominent stakeholders that included high-profile individuals. Optimized efficiency of donor development and campaign management by helping integrate Salesforce and migrating contacts, profiles, events, and information.
- Acted as the Operations Associate responsible for collaborating on implementing proper allocation processes in compliance with accounting guidelines for audit and Streamlined public interaction procedures for centers in Southeast Asia

PSS Andrew Jackson and Davidson Senior Centers, Bronx, NY

Jul 2011 – Apr 2012

Program Specialist

- Implemented health and recreational programs for two centers with 300+ members in alignment with city requirements.
- Coordinated center operations in the Director's absence in compliance with NYC's guidelines.
- Delivered direct case management, created monthly newsletters, and acted as a bilingual certified instructor.