# Tonny Brian Ogaa

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## CAREER SUMMARY

Dedicated Risk and Compliance Officer with extensive experience in the mobile money industry, currently working at Network International. Proven expertise in Risk management, data analytics in executing compliance plans, monitoring transactions for suspicious activity, conducting thorough investigations, and ensuring adherence to KYC and due diligence standards. Experienced in reporting to regulatory authorities, including the Central Bank of Kenya (CBK), and assisting with compliance audits. Previously served as a Data Analyst, where I honed my skills in data manipulation, analysis, and reporting. Currently pursuing Machine Learning to further enhance my technical skill set. Known for my analytical acumen, attention to detail, and ability to provide actionable insights that drive informed business decisions.

## SKILLS AND STRENGTHS

- **Data Analysis**
  - **SQL:** Storing, manipulating and retrieving data in databases. MySQL, SQL Server, MS Access, Oracle, Postgres, and other database systems.
  - Expert in **Python** for data analysis and manipulation, with strong knowledge of libraries including:
  - **Pandas**: Utilizing Pandas for data manipulation and analysis, including data cleaning, transformation, and aggregation.
  - **NumPy:** Leveraging NumPy for numerical data and mathematical computations, enhancing performance in data processing.
  - **Scikit-Learn**: Implementing machine learning models using Scikit-Learn for predictive analysis and model evaluation.
  - **Matplotlib, seaborn, plotly, Tableau and Power BI**: Creating visualizations and plots for data exploration and presentation to convey insights effectively and analyze trends, patterns, and anomalies in data to identify opportunities for improvement.
  - Create ad-hoc reports as requested by management or stakeholders.
  - Experienced in utilizing ETL (Extract, Transform, Load) tools and techniques to ensure smooth data flow helping to gather, clean, and maintain large datasets from various sources.
- **Financial crime compliance**
  - Extensive experience in compliance monitoring, including executing compliance plans, monitoring transactions, and identifying suspicious activities. Proven ability to maintain compliance with regulatory requirements and internal policies.
  - Conduct due diligence on your customers and connected parties as part of a robust AML/KYC program.
- **KYC & Due Diligence**
  - Expert in Know Your Customer (KYC) and due diligence processes, ensuring adherence to standards and mitigating risks associated with customer onboarding and transactions.
- **Sanctions risk:** Keep pace with sanctions developments and requirements, even as international and domestic with the rapid shift in various regimes.
- **Trade compliance:** Adherence to the many global rules, regulations, and best practices that surround trading activities while importing and exporting products, services, and technology, including denied party screening. Ensuring Institutions financing trading are subject to AML and CTF regulations, and financial institutions need to monitor for suspicious activity.
- **Regulatory Reporting**
  - Experienced in preparing and submitting detailed reports to regulatory authorities, including the Central Bank of Kenya (CBK). Assisted in compliance audits and maintained accurate records for regulatory inspections.
- **Training & Development**
  - Skilled in organizing, designing, and delivering compliance training programs to staff and agents, enhancing their understanding of compliance requirements and procedures.
  - Proficient in using tools such as Python (Pandas, Matplotlib, Scikit-learn) R, and SQL for data manipulation and analysis. Experienced in generating reports and providing insights to inform business decisions.
- **Technical Proficiency:**
  - Familiarity with advanced data analytics tools and software (e.g., SQL, Python, Qlik, SAS) for data manipulation and fraud detection.
- **Analytical Skills**
  - Adept at processing and analyzing large datasets to uncover trends and insights. Demonstrated ability to perform root cause analysis and develop data-driven solutions.
- **Proactive Risk Assessment:**
  - Articulate required fraud controls to be inbuilt in products, services and processed with on-time and on-demand analytics to support Agile product development.

## PROFESSIONAL ACCOMPLISHMENTS

- **Successfully Managed Compliance Audits**
  - Oversaw two compliance audits by the Central Bank of Kenya (CBK) in November 2023 and January 2024, ensuring all regulatory requirements were met and contributing to the company's strong compliance standing.
- **Enhanced Compliance Monitoring**
  - Implemented an effective compliance monitoring programme under the direction and supervision of the MLRO, leading to the early detection and reporting of suspicious transactions, thereby mitigating potential risks.
- **Streamlined Reporting Processes**
  - Reduced turnaround time for compliance and business intelligence reports by significantly streamlining processes and creating automated reporting systems, enhancing operational efficiency and decision making.
- **Improved Risk Mitigation Strategies**
  - Recognized common compliance vulnerabilities and recommended effective controls to mitigate risks, which resulted in a measurable decrease in compliance issues and enhanced overall risk management.
- **Developed and Delivered Compliance Training**
  - Provided comprehensive support in organising, designing, and delivering compliance training programs to staff and agents, improving their understanding of compliance requirements and fostering a culture of compliance within the organization.
- **Automated Incentive and Commission Computations**
  - Worked with IT to automate the computation of incentives and commissions, resulting in timely and accurate payments, and contributing to the motivation and performance of sales teams and channel partners.
- **Conducted In-depth Data Analysis**
  - Conducted thorough analysis on suspicious transactions and prepared STRs to the Financial Reporting Centre (FRC), playing a crucial role in maintaining the integrity of the financial system.
- **Reduced Project Report Turnaround Time**
  - As a Data Analyst Intern, successfully reduced the turnaround time for project reports by streamlining processes and creating new, automated reporting systems, providing valuable insights that helped the company make informed business decisions.

## WORK HISTORY

**Network International(DPO), Nairobi, Kenya (10/2024 – Present)**
**Anti Money Laundering Analyst**
- Work with a team of data analytics experts, software engineers, and business analysts to develop data-driven solutions using traditional and emerging technologies to solve complex regulatory risk and AML challenges.
- Use an intelligence led approach to transaction monitoring and challenge the existing TM landscape.
- Enhance global transaction monitoring functions to meet regulatory regulations using model development, model validations, and model tuning and calibration.
- Utilize platforms such as Dow Jones, Oracle FCCM, LexisNexis Fircosoft, Bridger, SAS Vija, SAI/Norkom.
- Review transactions in the transaction monitoring system to determine if they can be closed or warrant further investigation.
- Performs/conducts full KYC reviews on all new client adoptions and/or periodic reviews of clients in accordance with relevant laws, regulations and firm policies as appropriate. (POCAMLA)
- Support AML compliance in audits and regulatory examinations, as needed.
- Executes AML risk assessments for the various business groups. Evaluate inherent risk associated with products, services, customers, and geographic locations including adjustments for the quality of risk management for the category to arrive at a residual risk rating and report findings to Senior Management. Substantiate and support risk assessment with hard data, facts and references where possible.
- Builds and maintains current, detailed knowledge of anti-money laundering and anti-terrorist financing matters and understanding of AML and OFAC regulatory requirements and best practices related to the risk assessment process.
- Works with management of business area/category to follow-up and resolve issues identified through the risk assessment process.
- Provides (SME) subject matter expertise and training to relevant business units
- Generates reports of trends and statistics to senior management on the various AML programs
- Reviews, investigates and understands organizational structure, accumulation and domination methodologies to assist in determining ownership and control parties to identify all ultimate beneficiaries and potential Politically Exposed Persons (PEPs)
- Review and evaluate documentation for new customer onboarding, CDD, and EDD, including, but not limited to, source of funds, proof of address, purpose of transacting, and occupation
- Provide timely responses to new customer onboarding, CDD, and EDD review requests
- Perform periodic EDD reviews for designated customers
- Review transaction monitoring alerts received through various platforms
- Evaluate and investigate documentation to determine if activity is suspicious and drafted suspicious activity reports where applicable
- Record all investigations and supporting information in case management software.

**Airtel Kenya Limited, Nairobi, Kenya (09/2023 – 10/2024)**
**Risk and Compliance Executive Analyst Sr. Officer**
- Conducted Daily monitoring of flagged transactions in the AML monitoring system and analysed data.
- Was involved in 3 separate Onsight CBK inspection on the Money Remittance and PSP of the business.
- Maintained record keeping and reporting requirements, including those for cash transactions and records obtained pursuant to the Customer Identification Program, which are maintained for at least seven years after the termination of a customer relationship
- Analyzed data to detect and prevent money laundering and terrorist financing activities.
- Executed the annual compliance plan and monitoring program under the direction of the MLRO, ensuring general compliance with the Acts and Regulations such as POCAMLA and POTA.
- Resolved flagged transactions by our monitoring system (SAS)
- Assisted in the making and amending of policies and procedures to fit FATF recommendations.
- Responded to queries from other functions touching on fraud risk and other suspected financial crimes.
- Attended to tickets on flagged transactions, suspected transactions, confirmed fraud incidents.
- Escalated confirmed fraud and Money laundering cases in accordance to set processes and procedures.
- Worked with cross functional teams to resolve suspected or confirmed Money laundering, fraud incidences.
- Helped with the Setting and tweaking rules for transactions fraud risk monitoring.
- Identified and reported suspicious transactions and monitored patterns for unusual or fraudulent activity.
- Performed AML screening in real-time and global coverage of PEP, Sanctions, and Watchlist Data.
- Ensure strict adherence to Know Your Customer standards including a Customer Identification Program and Customer Due Diligence procedures reasonably designed to identify and verify all customers and where applicable, beneficial owners, source of funds, and the nature and intended purpose of the business relationship, to the extent warranted by the risk of money laundering or terrorist financing or as required by regulation.
- Supported the design and delivery of compliance training programs for staff and agents.
- Conducted thorough analyses on compliance matters, assisting in weekly and monthly regulatory reporting.

**Airtel Kenya Limited, Nairobi, Kenya**
**Data Analyst | Business Intelligence Analyst (09/2022 - 08/2023)**
- Collaborated with cross-functional teams to implement data-driven strategies, driving business growth and improving operational efficiency..
- Developed models and data analysis methods to extract meaningful insights, helping to identify customer preferences and sales trends.
  - Technologies Used
  - Data Analysis Tools (e.g., Python, R, Excel)
  - Data Visualization Tools (e.g., Tableau, Power BI)
- Conducted exploratory data analysis to identify areas for process improvement leading to enhanced business efficiency.
- Calculated and reported monthly incentives, greatly motivating sales teams to exceed targets.
- Automated reporting processes with IT to improve operational efficiency.
- Analyzed transactional data to identify customer behavior trends, providing insights for marketing campaigns and product offerings.

**Airtel Kenya Limited, Nairobi, Kenya**
**Business Intelligence Analyst Intern (04/2022 - 08/2022)**
- Assisted in daily report computations and provided actionable insights.
- Streamlined reporting processes, reducing project report turnaround time by automating systems.
- Analyzed data to identify areas for process improvement and efficiency gains.
- Assisted in developing and implementing new reporting frameworks to improve data visualization and interpretation. • Conducted ad-hoc data analysis to support various departments in making informed decisions.

**EDUCATION**

Bachelor of Science in Mathematics (Statistics), Graduation Year (2019), University of Nairobi, Kenya

**REFERENCES**

Ann Khambo – Airtel Money Revenue Assurance Manager

Gideon Rop – Compliance, Policies and Procedures Manager, Network

*P.S: Mobile Numbers available upon Request*