

NAME SURNAME, CAMS

AML & Compliance Specialist
Canada | email | LinkedIn

Professional Summary

BCore AML Skills

Risk-Based AML Approach • KYC / CDD / EDD • Beneficial Ownership Analysis • Transaction Monitoring (Judgment-Based) • Source of Funds / Wealth • PEP & High-Risk Reviews • Correspondent Banking AML • Cross-Border Payments • Real Estate AML Risk • Regulatory Documentation • Escalation

Professional Experience

Corporate Banking & AML Specialist – Bank, Estonia (2012–2018)

- Managed AML and compliance aspects for a large portfolio of high-risk corporate clients, including offshore trading, investment and holding structures
- Reviewed and approved complex onboarding files involving layered ownership, multiple jurisdictions and PEP exposure
- Prepared risk assessment summaries and escalated onboarding and ongoing risk decisions to senior management and Board-level committees
- Reviewed high-value international transactions daily, assessing economic rationale and deciding whether to approve, hold or escalate payments
- Requested and analysed supporting documentation such as contracts, invoices and trade documents to validate transaction legitimacy
- Performed ongoing monitoring and periodic client reviews, reassessing risk based on transactional behaviour and structural changes
- Supported establishment of correspondent banking relationships for selected currencies (PLN, UAH, CZK), preparing AML and KYC documentation for international banks including BNP Paribas, OTP Bank and Raiffeisen Bank

AML & Compliance Manager – Company Name, Dubai (2018–2021)

- Worked closely with international corporate groups, advising on AML and compliance expectations related to complex structures and offshore jurisdictions
- Reviewed ownership transparency, source of funds and transaction scenarios to support bank onboarding and enhanced reviews
- Addressed AML and KYC inquiries from financial institutions and assisted in resolving risk-related questions
- Applied a risk-based approach when assessing cross-border and intra-group payment flows

AML & Compliance Manager – Company Name, Czech Republic (2019–2024)

- Assessed AML risks for international investment and holding structures operating within the EU
- Reviewed compliance aspects of real estate acquisitions, focusing on source of funds,

ownership transparency and transaction rationale

- Coordinated with banks, notaries and legal professionals on AML documentation for property-related transactions
- Supported ongoing AML reviews of cross-border and intra-group payment activity

AML & Regulatory Advisory (Project-Based) – Independent Consultant (2018–2019)

- Supported preparation of AML and compliance documentation related to a proposed acquisition of a financial institution in Malta
- Assisted with regulatory information packages covering ownership transparency, governance structure and AML control framework
- Contributed to risk-focused documentation addressing financial crime and AML considerations for supervisory review

Professional Development & Canadian Integration (2024–Present)

- Focused on professional English communication and Canadian workplace standards
- Participated in employment readiness and government-oriented training programs
- FINTRAC AML certification – in progress

Education

Master's Degree in Finance

University Name, Country | 2006

Certifications

Certified Anti-Money Laundering Specialist (CAMS)