**Stephen D'Arcy**

Business Analyst

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I have worked within various teams in the financial services sector for the past 8 years. I have a real interest in technology and how it can be utilized in today’s world.  I am currently undertaking a Diploma in Software Development which encompasses HTML,CSS JavaScript, and Python among other technologies.

**Work History**

11-2019  - present **Business Analyst change management**

*Citibank Ireland, Dublin*

•    Perform in-depth evaluation to identify and resolve complex problems.  
•    Perform data analysis on client Ids in production environments.  
•    To interpret business requirements from across the business and implement change requests.  
•    Write and update business requirements documents and statement of requirements.  
•    Perform PVT and UAT testing as and where required in the lifecycle of the change request.  
•    Write PVT files in H2H and XML format for PVT testing.  
•    Influence decisions through advice and counsel as well as facilitate services to others.  
•    Liaises with multiple teams across the Operations department.  
•    Assume informal and formal leadership role within the team.

03-2018  - 10-2019 **Senior sanctions compliance analyst**

*Citibank Ireland, Dublin*

•    Analyse comparative data, prepare, and present regional and global reports related to sanctions risk assessments, and monitoring of sanctions related issues and escalations with senior management and global partners.  
•    Support a specialised team of Independent Compliance Risk Management (ICRM) officers responsible for program execution activities.  
•    Support all EMEA businesses by acting in an advisory sanction’s compliance capacity, acting as the Level 3 escalation point for complex sanctions compliance escalations including transaction monitoring, mergers, and acquisitions among other instruments.   
•    Contributes to the design and maintenance of a comprehensive written ICRM Sanctions Framework (standards and policies)  
•    Monitors adherence to Citi's Global Sanctions Policy and relevant procedures; is up to date on key Sanctions regulatory changes, key enforcement actions and related industry trends.  
•    Overseas adherence to procedures and processes, to ensure compliance with policies ensuring that front line units meet required standards.  
•    Interacts with relevant teams to raise awareness of Sanctions trends, emerging issues, remedial actions, or enhancements to the program.  
•    Draft and edit sanctions-related reference materials and participate in sanctions training programs.

06-2016  - 03-2018 **Financial crime and AML and sanctions officer**

*AIB Group, Dublin*

•    Ensure all 2nd level queries and payments are fully investigated and ensure there are no sanction breaches or compliance issues.  
•    Liaise with internal & external stakeholders regarding Financial Crime matters  
•    To answer all mails in a timely and accurate manner.  
•    To make sure all internal systems are regularly checked on OFAC, EUR-LEX AND HM Treasury updates  
•    Capture and record accurate investigative findings to support decision taken.   
•    Investigating accounts/policies/products where potentially suspicious account activity is identified.  
•    Use several systems to exclude potential persons and entities for matches against various world and European sanctions and compliance lists.

07-2015  - 07-2016 **Risk / AML Payments Investigator**

*Bank of Ireland, Dublin*

•    Ensure sanction matches/ suspicious activity is identified in a timely manner.  
•    Liaise with internal & external stakeholders regarding Financial Crime matters  
•    Capture and record accurate investigative findings to support decision taken.   
•    Investigating accounts/policies/products where potentially suspicious account activity is identified.  
•    Gather intelligence and investigate potentially sanctioned payments/suspicious activity.  
•    Provide day-to-day support to the Manager in assisting on-going compliance with regulatory requirements.  
•    Test training courses regarding sanctions awareness and AML protocols.  
•    Some supervisory roles – Delegating daily tasks – Preparing daily and monthly stats for manager meetings – Assisting with team Rota’s.

09-2013  - 07-2015 **Business online (several positions held as below)**

*Bank of Ireland, Dublin*

Customer Service Agent

•    Answered calls from business customers regarding queries on their account.  
•    Assisted with logging in to the business online system.  
•    Advised on technical procedures to help restore online functionality for customers.

Query management team

•    Locate missing payments for customers and advise on the status of the payments.  
•    Advise customers on the reason for payments being returned or rejected.  
•    Making follow up calls to customers to issue passwords or log in details.  
•    Working with other payment departments to assure all proper documentation has been sent out to customers.  
•    Assisted with general troubleshooting and access issues for staff surrounding annual leave and the SAP payment platform.

Business on Line 2nd Level Technical Support

•    Lead a small team that would follow up on logged calls from customers who were continuing to have difficulties logging on to the online system after 1st level help.  
•    Compile reports from the customer management systems on workload for management.

Business online Fraud Helpdesk

•    Extract information from International and SEPA payment reports to locate possible fraudulent activity.  
•    Checking business online payments for group operations to verify their authenticity.  
•    Contacting customers where their account has been blocked due to possible viruses on their laptops/P. C’s.  
•    Reporting all possible fraud to the relevant departments as well as putting recalls on the funds.  
•    Some supervisory roles – Delegating daily tasks – Preparing daily and monthly stats for manager meetings.

**Education**

09-2013  - 01-2016

**Financial Advice, Qualified Financial Advisor**

*Institute of Banking/UCD , Dublin*

12-2018  - 01-2020

**Business analytics, database design and statistics, Level 8 Special Purpose Award**

*Galway/Mayo institute of technology, Online*

08-2021  - present

**Software Development, Diploma in Software Development**

*The Code Institute , Online*

**Skills**

HTML and CSS

JavaScript/Python – Beginner.

SQL - MTA: Database Fundamentals - Certified 2021

Data analysis

Problem solving

Microsoft Office

Advanced Excel

**Projects**

GitHub - <https://github.com/darco31>

HTML / CSS - <https://github.com/darco31/theCupCakeFactory>

This site can be found here: [The CupCake Factory](https://darco31.github.io/theCupCakeFactory/)

JavaScript - <https://github.com/darco31/P2---JS-game>

This site can be found here: [Rock-Paper-Scissors-Lizard-Spock](https://darco31.github.io/P2---JS-game/)

Python - <https://github.com/darco31/The-Great-Castle-Escape>

The live deployed application can be found here [The Great Castle Escape](https://thegreatcastleescape.herokuapp.com/)