**BARBARA PERKINS**

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Vigilant and conscientious professional with a strong control and analytical background who excels in roles with 12 years of AML/ Compliance experience in a large Banking setting. Possess strong problem solving, reconciliation, and reporting skills and Product Control role; and strong tracking skills developed through governance policy and procedure. Experienced in performing Compliance testing and quality control reviews. Knowledgeable of various regulatory requirements including BSA/AML, KYC/EDD/Transaction Monitoring/Fraud Investigation and Sanctions Laws. Proven ability to accept greater responsibility thus helping business units to rationalize their operations. Experience in using industry-standard AML tools including, but not limited to SAS, Norkom, LexisNexis, World Check, and various Case Management tools

**PROFESSIONAL EXPERIENCE**

**WELLS FARGO**, Dallas, Texas 8-2020 to 10-2022

**Senior QC Analyst- Digital**

* Audited alerts against customer profiles to determine whether more analysis is needed.
* Audited complex cases involving matters such as multiple relationship accounts, tiered and multi-faceted transactions, international wires.
* Evaluate the AML system and compliance officers and document review.
* Provided regular feedback relating to quality assurance reviews to QA AML Senior Management on how to improve their Investigations and SAR reporting
* Conducting trend analysis on AML errors to include deficiencies in the investigations, SAR reporting, regarding suspicious activity, account type for fraudulent activity
* Staying up to date on FinCEN guidance related to regulatory filings and providing information related to analyst training.
* Sanctions Screening Standard (GSSS), Global Sanctions Policy (GSP), Global Operating Standard for Sanctions Matches (GOSSM).
* Review and analyze transactional data for potential suspicious activity, including those generated from alert detection processes, subpoenas and warrants, country/corridor reviews, foreign and domestic agent matters, consumer network cases, negative media reports, as well as other sources as applicable
* Work effectively with multiple complex data sources and/or technical analytical tools/resources to identify potentially unusual or suspicious activity as defined by AML/BSA regulations, and industry best practices for AML/BSA analysis.
* Served as functional expert and coaching peers and team members and resources for escalated issues of an unusual nature.
* Followed written risk and compliance policies and procedures for business activities.

**TRUIST BANK**, Atlanta, Georgia 9-2019 to 08-2020

**Senior QA Analyst-Rose International**

* Reviewed system generated alerts to assess presence of illicit activity that may require reporting based on Bank Secrecy Act (BSA)/AML requirements, conduct research as required, and document detailed results in written format.
* Investigate wire transfers, cash deposit/withdrawal transactions, ACH activities, credit card activity, and ATM transactions.
* Investigated Transaction Analysis on individuals as well as large corporate entities.
* Completed Transaction Monitoring Alert Review (outsourcing, backlog).
* Accurately identified money laundering red flags and SARs preparation with FinCEN within the required timeframes.
* Investigated entities via the sanction list (OFAC) as well as MSBs through (FinCEN) and negative news screenings.
* Audited Sanctions, Payments and/or Service experience to help remediate OFAC/Sanctions related Investigation Cases
* Monitored the control environment surrounding all technical, financial, and operations processes
* Supports the research efforts for sanctions screening
* Monitored risk through reviews of key incidences and root cause analysis
* Gather data for root cause analysis
* Identify business risk issues and works with the Operations Risk Analyst/Manager to recommend solutions
* Maintained familiarity with appropriate investigation techniques to support AML monitoring activities, including research utilizing bank systems, intranet, internet, and external vendor solutions as appropriate.
* Dispositioned and fully documented all alerts, including supporting data, analysis, and rationale within the case management system.

**CAPITAL ONE** Plano, Texas 04-2017 to 09-2019

**KYC/ QA Analyst-NTT Data**

* Reviewed Retail and Commercial Banking customer’s profiles for completeness and accuracy as part of the customer validation in order to assess and document the risks associated with that customer.
* Identified and addressed items through day-to-day assignments to ensure the Bank’s KYC and CIP standards have been met.
* Assisted in ensuring ongoing due diligence efforts and KYC are maintained while identifying substantive changes to customer profiles.
* Assisted in conducting AML Screening/CDD/EDD reviews on prospects and new/existing customers in accordance with the Bank’s policies and procedures.
* Performed searches utilizing internet sources and/or third-party vendors to determine negative news and obtain due diligence information for prospects and new/existing customers.
* Analyzed customer data, transactional activity, and open-source information to determine legitimacy and potential risk exposure.

**HSBC** Arlington Heights, IL 05-2016 to 04-2017

**SR QA KYC/AML - Superior Staffing**

* Responsible for identifying and researching patterns, trends, schemes, and anomalies in complex financial transactions to detect, prevent, mitigate and/or report suspicious activity related to money laundering, terrorist financing and fraud.
* Investigated wire transfers, cash deposit/withdrawal transactions, ACH activities, credit card activity, and ATM transactions.
* Performed Quality Assurance reviews of KYC/AML files to determine if the review and research were conducted in accordance with the quality standards and timeframes set by established procedures, bank policy and regulatory requirements.
* Ensured client data, business activity & narrative, products, alerts, documents, extension/exemption, and other case determinations are appropriate, fully supported, and clearly documented.
* Communicated concerns with the Onboarding and/or QC team and the Team Lead.
* Maintained effective working relationships with key business partners. Maintains the ability to provide good customer service. Requires close working relationships with Financial Crime Risk Management business partners.

**DISCOVER FINANCIAL SERVICES**, Phoenix, Arizona4-2015 to 4-2016

**Transaction Monitoring/Fraud Investigator-Robert Half**

* Performed Negative Media scan using tools such as Internet search engines and LexisNexis
* Performed detailed research on suspicious activity and drafted Suspicious Activity Reports when deemed necessary and submitted to AML Investigations for further action.
* Maintained and periodically revised BSA procedures to ensure current and included any regulatory changes or recommendations for enhancements by internal audit or examiners.
* Conducted preliminary case investigation and draft case recommendations.
* Conducting an end-to-end and meticulous review of potential illegal or suspicious activity.
* Completing a time-sensitive and meticulous analysis of each instance of potential Money Laundering activity and/or suspicious financial activity potentially across multiple jurisdictions and countries.
* Assessing of customer profiles and client data to identify whether activity is consistent with expected transactional activity.
* Documented findings in narrative style format, in a transaction monitoring case management system and prepared updates to Project Managers / Team Leads.

**WELLS FARGO**, Dallas, Texas  *4*-2012 to 4-2015

**KYC Analyst-Carlisle and Gallagher**

* Provided initial formal assessment of potential money laundering and terrorist financing activity based on erg system and manually sourced alerts.
* Executed investigations based on: Client On-boarding and Maintenance and Transaction monitoring referrals.
* Research and remediate Customer Identity issues using Public Identity tools, strong judgment, and adherence to operational policy
* Reported AML Management and Financial Crimes on specific requirements and regulations arising under special circumstances
* Review and ensure all required AML/KYC Regulatory requirements for new customers are in place.
* Conduct KYC refresh reviews on a periodic basis to ensure the data maintained is accurate.
* Review internal referrals for inaccurate or missing KYC information.

**Chase Bank,** Wilmington, DE  *3*-2010 to 3-2012

**AML Fraud Investigator Analyst-Mastech**

* Reviewed and analyze alerts of suspicious or fraudulent activity generated form detection scenario processes of manual referrals.
* Managed the investigative process from initial detection of disposition and reporting.
* Documented rationale and determination for each report.
* Review and ensure all required AML/KYC Regulatory requirements for new customers are in place.
* Supported Supervisors and other investigators in conducting investigations.
* Determined whether to close case or escalate findings and other necessary reports.

**EDUCATION**

## South Oak Cliff

## High School Diploma- Dallas, TX

**ADDITIONAL TECHNICAL SKILLS**

Proficient with Microsoft Word, Excel, Outlook, and Access; SAR’S Financial Action Task Force, (OCC) Office of the Comptroller of the Currency, Transaction Analysis. Alert Monitoring (RED Flags), (PEP) Politically Exposed Person, Remediation, (EDD) Enhanced Due Diligence, Forensic data research, (CIP) Customer Identity Pro, CTR’S Currency Transaction Report, (CDD) Customer Due Diligence, (KYC) Know your customer, Risk Analysis/Management, LexisNexis, (BSA) Bank Secrecy Act, Fraud Detection, Prevention, (OFAC) Office of Foreign asset control

*References available upon request*