

Miracles Chidubem Iroha

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● ABOUT ME

Strategic Account Manager, Customer Success Specialist, and AML Expert with 4+ years of experience driving sales growth, portfolio expansion, and financial trust across fintech, e-commerce, and digital services. I have a proven record of consultative sales, objection handling, and performance-driven client success, supported by strong expertise in AML and compliance frameworks that build credibility and long-term partnerships.

I specialize in helping businesses scale through digital marketing strategies, customer engagement, and secure growth planning. By blending storytelling and data-driven insights, I create compelling narratives that align customer goals with innovative solutions enabling sustainable revenue growth while mitigating risks. This mix of sales acumen, digital strategy, and compliance expertise positions me to deliver exceptional results.

● ACCOUNT MANAGEMENT AND AML SKILLS

- Client relationship management and retention and Consultative Selling, Portfolio Management, Revenue Growth, Digital Marketing
- Strategic account growth and upselling opportunities
- Troubleshooting operational issues and providing solutions to clients
- Leveraging analytics and reporting to drive insights and improve decision-making
- Knowledge of AML frameworks, processes, and tools (e.g., iWatch, Chainalysis, Elliptic)
- Sanctions screening and regulatory compliance
- Customer due diligence (CDD/KYC/ODD) And Transaction monitoring and suspicious activity detection
- Account Management / Customer Success: Salesforce, HubSpot, Zoho CRM, Zendesk, Freshdesk, Notion, Trello, Asana, Jira, Excel, Google Sheets, Tableau, Power BI
- AML / Financial Crime Compliance: iWatch, Actimize, Oracle Mantas, FICO TONBELLER, World-Check (Refinitiv), LexisNexis BridgerInsight, Dow Jones Risk & Compliance, Chainalysis, Elliptic, AML/KYC workflow platforms, internal dashboards

● WORK EXPERIENCE

 **PLEXIWEB STUDIO LTD** – VILNIUS , LITHUANIA
SALES ACCOUNT MANAGER – 06/2024 – 06/2025

- Founded one of the fastest growing web development company and Managed key client accounts for a fast-growing digital agency delivering custom web and app solutions.
- Directed the full project lifecycle, from consultation and planning to design, testing, and delivery.
- Built strong client relationships through expert consultation on digital strategy and online growth, worked with design, development, and PM teams to ensure timely, compliant, and secure project execution.
- Acted as a strategic bridge between clients, design/development teams, and operations, translating business needs into actionable digital solutions.

 **UAB KARTPOS** – VILNIUS, LITHUANIA

AML ANALYST - FRAUD PREVENTION ANALYST – 17/08/2024 – 16/02/2025

- Contracted for 7 months and was Responsible for monitoring transactions, identifying fraudulent activities, and preventing chargebacks.
- Analyse customer payment behaviours, detect suspicious changes in account details, and implement measures to block fraudulent orders.
- Work closely with compliance and finance teams to safeguard the company's financial integrity and ensure adherence to AML regulations
- Conduct risk assessments based on AML regulations and e-commerce fraud trends
- Collaborate with payment processors and law enforcement to investigate fraudulent cases
- Implement and update fraud prevention strategies, ensuring compliance with EU AML directives and local regulations

VALUEDITY – ABUJA, NIGERIA

CUSTOMER SUCCESS MANAGER – 01/2023 – 11/2024

- Valuedity is one of the fastest growing Social Media Companies in Nigeria Co- Founded by me and my major role was to Collaborate with internal teams and built strong working relationships with stakeholders, ensuring that client feedback informed continuous service enhancements to retain Clients and bring more sales.
- Responded calmly under pressure, handling objections, complaints, and sensitive issues while preserving the client relationship and brand reputation. Took initiative in identifying service gaps and proposed improvements to team workflows that enhanced client experience and operational efficiency.
- Utilised Salesforce, Zendesk, and MS Office tools daily for data entry, performance tracking, and client communication, ensuring accuracy and up-to-date documentation.
- Handled 20+ accounts, ensured onboarding and documentation compliance, built long-term client relationships, identified risks, and improved customer satisfaction by 20%

FAIRMONEY – PARIS, FRANCE

ACCOUNT RELATIONSHIP MANAGER – 04/2023 – 12/2023

- Merchant Acquisition: Onboarded over 30 high-value merchants across various sectors, resulting in a 25% growth in regional revenue.
- Relationship Building: Increased customer retention by 15% by developing tailored success programs and personalised communication strategies.
- Help Content Creation: Produced and optimised onboarding materials and FAQs to facilitate smooth customer integration and self-service support.
- Compliance Management: Led AML/KYC compliance processes during merchant onboarding to ensure full regulatory alignment.

FAIRMONEY – PARIS, FRANCE

JUNIOR COMPLIANCE SPECIALIST – 14/11/2022 – 13/04/2023

- Monitored customer transactions to identify and report suspicious activities, ensuring compliance with AML regulations under EU Directives and FATF guidelines.
- Conducted comprehensive compliance reviews, aligning processes with European Union AML/CTF regulations, including the 5th and 6th AML Directives, to prevent financial crimes.
- Carried out Enhanced Due Diligence (EDD) and Know Your Customer (KYC) procedures for high risk clients, ensuring adherence to EU and local regulatory requirements.
- Collaborated with internal teams to implement FATF compliant risk management frameworks, improving compliance accuracy and safeguarding the company's reputation.
- Provided regular updates to senior management on regulatory changes within the EU, ensuring the company stayed ahead of evolving compliance standards.

JUMIA – ABUJA, NIGERIA

JUNIOR FINANCIAL CRIME INVESTIGATION SPECIALIST – 14/11/2021 – 30/05/2022

- Investigated financial crime incidents, including fraud and money laundering, within e-commerce transactions
- Collaborated with law enforcement agencies and provided timely responses to inquiries prevention framework.

- Developed and implemented control measures to strengthen the organisation's financial crime.
- Conducted staff training on financial crime typologies and AML regulations.

● **EDUCATION AND TRAINING**

05/09/2023 – CURRENT Vilnius , Lithuania
SMK UNIVERSITY International Business

Website www.smk.lt | Level in EQF EQF level 6

● **LANGUAGE SKILLS**

Mother tongue(s): **ENGLISH**

Other language(s):

	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken production	Spoken interaction	
LITHUANIAN	B1	B2	B2	C1	B1

Levels: A1 and A2: Basic user; B1 and B2: Independent user; C1 and C2: Proficient user

● **SKILLS**

AML/KYC Tools: Proficient in compliance systems for transaction monitoring and customer verification | Regulatory Knowledge: Strong understanding of EU AML/CFT regulations and Ongoing Due Diligence (ODD) | CRM Systems: Expertise in Salesforce, Zendesk, and HubSpot for managing client data and onboarding. | Data Analysis: Skilled in Excel and Tableau for tracking metrics and generating insights. | Payment Systems: Experienced in integrating KYC and AML workflows into digital payment processes. | Automation: Knowledge of tools for sanction screening and regulatory reporting, improving efficiency | Effective use of communication platforms such as Microsoft Teams and Slack | Expertise in using data analysis tools like Google Sheets, Tableau, and Excel | Familiarity with API integrations and XML/XSLT for seamless client onboarding | Night Shift Readiness & International Client Management

● **HONOURS AND AWARDS**

Anti Money Laundering & Countering of Terrorist Financing – Udemey

Anti-Money Laundering Concepts: AML, KYC and Compliance – Udemey

FinTech - Digital Payments (Card & POS) Tools and Strategies – Udemey

Investment Risk Management – Coursera

Cybersecurity Foundation: Governance, Risk and Compliance (GRC) – Project Management Institute - (PMI)

The Complete Guide To Anti Money Laundering (AML) Compliance – Udemey

Introduction to Anti-Money Laundering Regulations – Alison Education Ireland

Advance Linux: The Linux Kenel – CompTIA

Customer Service Foundation – LinkedIn Learning

Zendesk Professional Certification – Zendesk

Professional Certificate in Regulatory Compliance – UDEMY

Anti Money Laundering & Countering of Terrorist Financing – UDEMY

Operational Risks Management ORM – UDEMY

Anti-Money Laundering in Gambling – UDEMY

Forensic Accounting: Fraud Investigation! (Course 2 of 4) – UDEMY

Analytic Investigations (Intermediate Level) – UDEMY

FATF Recommendations on High Risk Customers and Activities – UDEMY

HubSpot CRM Certification – LinkedIn Learning

Anti Money Laundering (AML / CFT) Compliance Requirements – UDEMY

The Complete Guide To Anti Money Laundering (AML) Compliance – UDEMY

Risk, Payments and Fraud – UDEMY

Account management and Salesforce design – University of West Virginia

Cryptocurrency Investment Course 2025: Fund your Retirement! – UDEMY

Fraud Watch - Feb & Mar 2025 Webiner (Certificate of Participation) – ACAMS

Safeguarding Customer Credit Card Data: PCI Compliance – LinkedIn Learning

IT and Cybersecurity Risk Management Essential Training – International Institute Of Business Analysis (IIBA)

Enhancing Financial Inclusion With a Risk-based Approach – ACAMS
