



Vlad Karols

Build. 5, Triq Il-Parrocca, Mosta, Malta

Cell. / WhatsApp: +356 9969-7380 • vlad.karols@gmail.com

Citizenship: Latvia (EU)

SUMMARY

A motivated finance professional with experience in risk & fraud, anti money laundering, customer due diligence and tax consulting.

Currently enrolled in **Certificate in Anti Money Laundering training program** by the International Compliance Association.

CAREER OBJECTIVE

Looking for a position in **compliance, customer due diligence and anti money laundering** in PSP, CSP, fund administration, iGaming and blockchain / cryptocurrency industries.

EXPERIENCE

COMPLIANCE	Onboarding of new customers, customer due diligence based on risk factors, following closed loop and other anti money laundering procedures, eliminating cross border and third-party payments.
PAYMENTS	Screening of deposit and withdrawal patterns, analysing failed deposits, working with back offices of payment providers (Skrill, Neteller, Trustly, WorldPay, etc).
TAXES	Tax consulting: preparation of U.S. Income Tax returns; consulting individual customers on tax optimization and compliance strategies.
FINANCE	Preparation of budgets, cost calculation, analysis of cost and profit centres, preparation of financial statements.

WORK HISTORY

2018	FRAUD AND PAYMENTS ANALYST	Fairload Limited (LVbet.com) – Malta
2017-2018	TAX PROFESSIONAL	H&R Block (Tax Consultancy) - Florida, U.S.
2014-2017	FINANCIAL MANAGER	Pelican Flight Academy - Florida, U.S.
2010-2014	ECONOMIST	Riga Aeronautical Institute - Riga, Latvia
2005-2009	DESK OFFICER	Ministry of Finance of Latvia
2001-2005	FINANCIAL OFFICER	United Media - Riga, Latvia

EDUCATION

2019 (in progress)	ANTI MONEY LAUNDERING	International Compliance Association
2018	ANTI MONEY LAUNDERING FRAUD AND PAYMENTS BLOCKCHAIN ESSENTIALS INTROD. TO CRYPTOCURRENCIES THE GDPR	SMP Compliance Academy iGaming Academy Cognitive Class, an IBM Initiative Vizitech Solutions SMP Compliance Academy
2014-2015	DIPLOMA IN QUALITY MGMT	The British Standards Institution
1998-2004	DEGREE IN ECONOMICS	University of Latvia

LANGUAGES

ENGLISH – fluent, **LATVIAN** – fluent, **RUSSIAN** – fluent, **FRENCH** – basic



This is to certify that

Vladimirs Karols

is an Affiliate Member of the

International Compliance Association

From

28 February 2019

A handwritten signature in black ink, reading 'William B. Howarth', is positioned above a horizontal dashed line.

William B. Howarth
President



CERTIFICATE OF COMPLETION

This is to certify that Vladimirs Karols has completed the following training course.

Anti-Money Laundering - MT (Malta)

And is awarded this certificate by the SMP Compliance Academy.

Date Completed: 11 November 2018

Pass mark achieved: 86

CPD Minutes: 30

This certificate is valid for one year from the date of completion.

Training content and platform provided by SMP eGaming; a member of
The CPD Certification Service.
Membership number: 10570



CERTIFICATE OF COMPLETION

This is to certify that Vladimirs Karols has completed the following training course.

The GDPR (United Kingdom)

And is awarded this certificate by the SMP Compliance Academy.

Date Completed: 14 November 2018

Pass mark achieved: 100

CPD Minutes: 0

This certificate is valid for one year from the date of completion.

Training content and platform provided by SMP eGaming; a member of
The CPD Certification Service.
Membership number: 10570





This is to certify that

Vladimirs Karols

Has successfully attained competency in

Anti-Fraud and Payments Handling

Completed on: 20 Dec 2018

Certificate ID: 9E62F3573B4C59A905323DB853ED83F3

12/30/2018

developerWorks BC0101EN Certificate | Cognitive Class



COGNITIVE
CLASS.ai



This is to certify that

Vladimirs Karols

successfully completed and received a passing grade in

Blockchain Essentials

(BC0101EN, provided by developerWorks)

an online course on **Cognitive Class**.

December 30, 2018

Authenticity of this certificate can be validated by going to:

<https://courses.cognitiveclass.ai/certificates/af9709daaabf4377a1d380a4fbec7bb9>