

Carlos Garcia

Los Angeles, CA

carlosgarcia278_72d@indeedemail.com

9513273784

Authorized to work in the US for any employer

Work Experience

VP, SAR Team Lead

Bank of Hope

2018 to Present

Supervise a team of six analysts. QC 100% of all cases submitted to assure all measures of quality are being met. Monitored metrics to achieve weekly productivity targets and serve as escalation point for compliance review. Executed various ad hoc assignments and met the Service Level Agreement (SLA) detailed outline in operational timelines.

- Responsible for performing diverse and complex analysis of potential AML suspect accounts, activities, and completing SAR's when warranted.
- Conduct initial investigation for suspicious incidents reported by regional offices to confirm validity and determine if SAR investigation is warranted
- Assisted in the development and implementation of the SAR DIM, QC Monitoring parameters and current structure of department
- Spearheaded the development and implementation of current Analysis Tool utilized by SAR department

Sr. QC BSA Analyst

California United Bank

2016 to 2018

Responsible for risk assessments, EDD, SAR writing, NGO account investigations and High-Risk investigations. Executed various ad hoc assignments and met the Service Level Agreement (SLA) detailed outline in operational timelines.

- Responsible for performing diverse and complex analysis of potential AML suspect accounts, activities, and completing SAR's when warranted.
- Conduct initial investigation for suspicious incidents reported by regional offices to confirm validity and determine if SAR investigation is warranted
- Conducted follow up EDD reviews on accounts/customers within the Top 10 list (based on monetary assets within institution)
- Lead the engagements and worked as AML/KYC Quality Assurance (QA) and Quality Control (QC) Analyst to ensure documentation as per highest quality standard for High Risk reviews conducted on largest relationships held at the bank.

Sr. BSA/ AML Analyst (Lead)

Mega Bank

2016 to 2016

(FDIC Audit Contract)

Assisted COO with day-to-day operations of BSA department. Research and prepare written Enhanced Due Diligence (EDD) reviews and High Risk reviews for individual and commercial clients.

- Monitored customer activity including, but not limited to ACH transactions, monetary instrument purchases, potential OFAC matches, ATM activity cash transactions, Credit Card transactions and wire activity
- Received and investigated escalations through AML manager (FISERV) based upon manual and automated monitoring referral channels to determine whether potential suspicious activity is present.
- Investigated deposit, savings, and loan account activity, analyze statistical data and created Suspicious Activity Reports (SAR) on accounts in accordance with FinCEN guidelines
- Reviewed and completed Enhanced Due Diligence profiles
- Reviewed Daily Currency Transaction Reports, prepared and filed CTR's • Completed Quality Assurance review on all New Accounts
- Reviewed and completed PSAR's and SAR's on accounts or individuals in contact with financial institution
- Reviewed and cleared any OFAC hits generated through Penley (FIS), WireXchange, or OFAC hits generated by branches when opening accounts
- Assisted COO with audit requests and performed look-backs on any accounts requested
- Developed and implemented Analyst Retention program focused on the identified, training, development and ultimate retention of assets hired by the bank. (lowered turnover of personnel by approximately 75%)

Sr QC Analyst III

Banamex

2014 to 2016

Execute compliance risk analysis for Auto High Risk and High Risk customers. Research and prepare written Enhanced Due Diligence (EDD) reviews. Review all files that require changes to existing account to approve of closure for the account.

- Promoted within three months to serve as a Quality Assurance Analyst and subject matter expert to educate new hires and existing bank personnel regarding remediation process and AML analysis.
- Conducted QA of customer KYC profiles of all risk ratings prepared by other team members, tracked logs, and various AML processes including SARS.
- Monitored and addressed amendment requests for existing files for compliance with AML regulations.
- Spearheaded Supervisory Quality Assurance to employee KYC's and analyzed questionable activity detected, as well as determined if an inquiry and/or investigation is warranted.
- Assisted in the closure reviews for all customers that transitioned to CITI (parent company) at the closure of the institution.

BSA Team Lead

Global Atlantic PARTNERS

2013 to 2014

Supervised a team of five Call Center Fulfillment analysts and deliverables of KYC profiles for high quality standards. Monitored metrics to achieve weekly productivity targets and served as escalation point for compliance review. Executed various ad hoc assignments and met the Service Level Agreement (SLA) detailed outline in operational timelines.

- Promoted within one month to serve as a Team Lead and Advisory role for new hires and existing bank personnel and identified as a subject matter expert.

- Achieved top associate status for the month of September and October out of 160 resources.
- Prioritized workflow and contributed to the refinement process by improving overall operation.
- Trained QA Analyst, bank employees, and KYC analysts based upon regulatory and bank standards.
- Prepared and analyzed Enhanced Due Diligence profiles for high risk clients and companies.
- Documented Suspicious Activity Report narratives in accordance with FinCEN's guidance and regulation.

Surgery Scheduling Supervisor

UHS Surgical Services

2009 to 2013

Directed and coordinated daily activities and functions of the contact center and Fulfillment Operations Team. Oversaw staff of 16 employees include office assistants, surgery schedulers, and equipment delivery drivers, within fast-paced, high volume setting.

- Promoted within six months to serve as Call Center Supervisor and Logistics Manager.
- Developed and implemented training and sales incentive programs to achieve maximum performance, service levels, and appropriate results.
- Communicated with physicians and staff regarding scheduling issues, equipment issues, and compliance.
- Assisted as a Laser officer within various OR's in the Western and Mid-West Regions
- Assisted in surgical procedures such as, but not limited to, Iridex Vitrectomy, Trans myocardial Laser Revascularization, benign prostatic hyperplasia and stone remove utilizing Holmium Laser lithotripsy or Extracorporeal Shockwave Lithotripsy.
- Certified Laser Technician - (Holmium, Greenlight HPS, Greenlight XPS, Co2, Argon Beam Coagulator, Cavitron Ultrasonic Surgical Aspirator (Nd:YAG))

Medical Review Associate

MPIPHP

2007 to 2009

Communicated benefits eligibility, claims, pension, and premium payments handling a high volume of calls. Verified patients receive needed care without burdening the healthcare system with unnecessary procedures. Educated insured on benefits and limitations of health care coverage to make informed health care decisions.

- Promoted to medical review team to assist senior staff in determining if medical procedures necessary based on case and review any claims for non-coverage authorization.
- Processed records of legal documentation, account numbers, addresses, beneficiary designation, plan selections, Coordination of Benefits records, life insurance, and COBRA.
- Reviewed claims submitted with temporary and unlisted CPT and HCPCS codes as well as medical records based on review requirements using established guidelines.
- Advised insurance companies and healthcare facilities on questions of hospital admission, length of stay, imaging studies, and surgeries.

Education

Associate in Business Finance

Skills

- Strong project management talents; capable of leading teams to prioritized workflow and complete tasks within strict time and budget constraints.
- Expertise in risk assessment and analysis of compliance of questionable activities to determine further investigation is warranted.
- Skilled in handling escalated internal and external customer situations for resolution.
- Adept at training new employees as well as prior employees on remediation process, AML analysis, regulatory and bank standards.
- Excellent interpersonal skills to foster and fortify partnerships with executive stakeholders, employees, and customers and keep high quality of standards.