Best Practice, Collaboration, Communication, Comprehensive, Due Diligence, Elm, Ensuring Compliance, Financial Transaction, Mentoring, Policies and Procedures, Potential, Proven Track Record, Regulatory Compliance, Risk Management, Risk Management Framework, Risk Mitigation, Senior Management, Strategic Insights, Team Leadership, Training Program, Transaction Monitoring

**Daniel Carter**

**Contact Information:**

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**Professional Profile:**

Experienced and dedicated PEP & High Risk Analyst with 10 years of experience in the banking industry. Specialized in conducting in-depth due diligence, identifying financial crime risks, and ensuring regulatory compliance. Strong analytical and problem-solving skills, with a proven track record of managing high-risk client portfolios effectively.

**Education:**

**University of Manchester (Russell Group)**

* MSc Risk Management, Distinction
* Graduated: 2015

**University of Warwick (Russell Group)**

* BSc Business Management, Upper Second Class Honours
* Graduated: 2013

**Career History:**

**NatWest Group** *Senior PEP & High Risk Analyst*  
*Manchester, UK*  
*2018 - Present*  
Leading the high-risk client team, responsible for conducting enhanced due diligence on PEPs and high-risk clients. Ensuring compliance with AML regulations and internal policies, and providing strategic insights to senior management on mitigating financial crime risks.

* **Key Responsibilities:**
  + Conducting comprehensive due diligence on high-risk clients and PEPs.
  + Analyzing financial transactions to identify potential money laundering activities.
  + Collaborating with compliance and legal teams to ensure regulatory adherence.
  + Developing and implementing risk assessment frameworks.
  + Training and mentoring junior analysts on compliance and risk assessment techniques.
  + Preparing detailed risk reports for senior management and regulatory authorities.
  + Keeping abreast of changes in AML regulations and industry best practices.

**Santander UK** *PEP & High Risk Analyst*  
*Manchester, UK*  
*2015 - 2018*  
Conducted due diligence and risk assessments on PEPs and high-risk clients. Identified and mitigated financial crime risks, ensuring compliance with AML regulations and internal policies.

* **Key Responsibilities:**
  + Performing EDD on PEPs and high-risk clients.
  + Monitoring and analyzing client transactions for unusual activity.
  + Providing recommendations to mitigate identified risks.
  + Assisting in the development and update of AML policies and procedures.
  + Preparing and submitting compliance reports to regulatory bodies.
  + Participating in AML training programs and staying updated on regulatory changes.

**Barclays Bank** *AML Compliance Analyst*  
*Manchester, UK*  
*2013 - 2015*  
Supported the AML compliance team by conducting due diligence and risk assessments on new and existing clients. Ensured compliance with AML regulations and internal policies.

* **Key Responsibilities:**
  + Conducting due diligence on new and existing clients.
  + Analyzing client transactions for signs of financial crime.
  + Assisting in the development of AML policies and procedures.
  + Preparing compliance reports for senior management.
  + Collaborating with other departments to enhance the overall risk management framework.

**Key Skills:**

* Enhanced Due Diligence (EDD)
* Anti-Money Laundering (AML) Compliance
* Financial Crime Risk Assessment
* Regulatory Compliance and Reporting
* Transaction Monitoring
* Risk Mitigation and Management
* Team Leadership and Development
* Analytical and Research Skills
* Strong Communication and Reporting Skills

**Professional Certifications:**

* Certified Anti-Money Laundering Specialist (CAMS)
* International Diploma in Anti-Money Laundering (ICA)
* Certificate in Financial Crime Prevention
* Certified Financial Crime Specialist (CFCS)
* Certificate in Risk Management (CIRM)