Best Practice, Comprehensive, Development and Implementation, Due Diligence, Ensuring Compliance, Policies and Procedures, Potential, Regulatory Compliance, Regulatory Reporting, Regulatory Requirements, Risk Management, Senior Management, Transaction Monitoring

**Liam Turner**

**Contact Information:**

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**Professional Summary:**

Experienced PEP & High Risk Analyst with 14 years of expertise in banking and financial services. Specializes in conducting comprehensive due diligence, assessing financial crime risks, and ensuring compliance with global AML regulations. Adept at leveraging analytical skills to identify and mitigate potential threats.

**Education:**

**University of Warwick (Russell Group)**

* MSc Financial Risk Management, Merit
* Graduated: 2010

**University of Birmingham (Russell Group)**

* BSc Business and Finance, Upper Second Class Honours
* Graduated: 2008

**Professional Experience:**

**NatWest Group** *Lead PEP & High Risk Analyst*  
*Manchester, UK*  
*2017 - Present*  
Lead a team of analysts in conducting enhanced due diligence on high-risk clients, including PEPs. Develop and implement risk assessment frameworks to ensure compliance with AML regulations and internal policies.

* **Key Achievements:**
  + Enhanced the efficiency of the EDD process, reducing assessment time by 25%.
  + Successfully mitigated significant financial crime risks through in-depth investigations.
  + Provided training and mentorship to junior analysts, improving overall team performance.

**Lloyds Banking Group** *PEP & High Risk Analyst*  
*Manchester, UK*  
*2013 - 2017*  
Conducted enhanced due diligence and risk assessments on high-risk clients and PEPs. Worked closely with compliance and legal teams to ensure regulatory compliance and effective risk management.

* **Key Responsibilities:**
  + Performed detailed due diligence on high-risk clients, identifying potential financial crime risks.
  + Prepared comprehensive risk assessment reports for senior management.
  + Assisted in the development and implementation of AML policies and procedures.
  + Monitored client transactions for suspicious activities and potential risks.

**HSBC Bank** *AML Compliance Analyst*  
*Manchester, UK*  
*2010 - 2013*  
Supported the AML compliance team by conducting due diligence and monitoring transactions for suspicious activities. Ensured compliance with regulatory requirements and internal policies.

* **Key Contributions:**
  + Conducted due diligence on new and existing clients, identifying and mitigating potential AML risks.
  + Analyzed transaction patterns to detect signs of money laundering and other financial crimes.
  + Assisted in the preparation of compliance reports for senior management and regulatory authorities.
  + Participated in regular training sessions to stay updated on AML regulations and best practices.

**Skills:**

* Enhanced Due Diligence (EDD)
* Anti-Money Laundering (AML) Compliance
* Financial Crime Risk Assessment
* Transaction Monitoring
* Regulatory Reporting
* Risk Mitigation Strategies
* Training and Development
* Strong Analytical Skills
* Effective Communication and Collaboration
* Problem Solving

**Certifications:**

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