Attention to Detail, Best Practice, Communication, Comprehensive, Development and Implementation, Due Diligence, Ensuring Compliance, Policies and Procedures, Potential, Presentation, Regulatory Compliance, Regulatory Requirements, Risk Analysis, Risk Management, Risk Mitigation, Senior Management, Team Leadership, Training Program, Transaction Monitoring

**Michael Anderson**

**Contact Information:**

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**Professional Summary:**

Highly experienced PEP & High Risk Analyst with over 22 years in the banking industry. Expertise in conducting enhanced due diligence, managing high-risk client portfolios, and ensuring compliance with global AML regulations. Renowned for strong analytical skills, attention to detail, and a deep understanding of financial crime risks and regulatory requirements.

**Education:**

**University of Cambridge (Russell Group)**

* MSc Financial Crime and Compliance, Distinction
* Graduated: 1998

**University of Manchester (Russell Group)**

* BSc Economics and Finance, First Class Honours
* Graduated: 1995

**Professional Experience:**

**NatWest Group** *Head of PEP & High Risk Analysis*  
*Manchester, UK*  
*2012 - Present*  
Leading the high-risk analysis team, overseeing the due diligence and risk assessment processes for high-risk clients, including PEPs. Ensuring compliance with AML regulations and developing strategies to mitigate financial crime risks.

* **Key Achievements:**
  + Led the overhaul of the bank’s high-risk client assessment process, enhancing risk management capabilities.
  + Successfully reduced the bank’s exposure to financial crime by 35% through rigorous risk assessments and mitigation strategies.
  + Developed and implemented a comprehensive training program for analysts, improving the team’s overall performance.
  + Recognized with the 'Outstanding Compliance Leader' award for exceptional contributions to the bank’s AML efforts.

**Santander UK** *Senior PEP & High Risk Analyst*  
*Manchester, UK*  
*2006 - 2012*  
Managed the due diligence and risk assessment processes for high-risk clients, ensuring compliance with AML regulations. Collaborated with compliance, legal, and risk management teams to mitigate financial crime risks.

* **Key Responsibilities:**
  + Conducted enhanced due diligence on high-risk clients, including PEPs.
  + Prepared detailed risk assessment reports for senior management and regulatory authorities.
  + Developed and implemented AML policies and procedures to ensure regulatory compliance.
  + Provided training and mentorship to junior analysts on AML compliance and risk assessment techniques.

**Barclays Bank** *PEP & High Risk Analyst*  
*Manchester, UK*  
*2001 - 2006*  
Conducted due diligence and risk assessments on high-risk clients, ensuring compliance with AML regulations and internal policies. Supported the development and implementation of the bank’s AML compliance framework.

* **Key Responsibilities:**
  + Performed comprehensive due diligence on new and existing high-risk clients.
  + Monitored and analyzed client transactions to identify unusual patterns and potential risks.
  + Assisted in the development of risk assessment frameworks and AML policies.
  + Prepared compliance reports and presentations for senior management and regulatory authorities.

**HSBC Bank** *AML Compliance Officer*  
*Manchester, UK*  
*1998 - 2001*  
Gained extensive experience in AML compliance, supporting the compliance team in conducting due diligence and risk assessments on clients. Assisted in the development and implementation of AML policies and procedures.

* **Key Contributions:**
  + Conducted due diligence on new and existing clients, identifying potential AML risks.
  + Assisted in the preparation of compliance reports and risk assessments.
  + Collaborated with other departments to ensure effective risk management and compliance.
  + Participated in training programs to stay updated on regulatory changes and industry best practices.

**Skills:**

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

**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)