Attention to Detail, Best Practice, Clear Communication, Comprehensive, Concisely, Continual Improvement Process, Cross Functional Skills, Development and Implementation, Due Diligence, Effective Communication, Ensuring Compliance, Financial Crime Risk Management, Financial Transaction, Focused, Fraud Prevention, Mentoring, Methodical Approach, Potential, Process Improvement, Project Management, Proven Ability, Proven Track Record, Regulatory Compliance, Regulatory Reporting, Regulatory Requirements, Risk Analysis, Risk Management, Risk Management Framework, Risk Mitigation, Risk Monitoring, Senior Management, Team Leadership, Training Initiatives, Training Program, Transaction Monitoring, Written and Verbal Communication

**Olivia Smith**

**Contact Information:**

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**Professional Summary:**

Accomplished PEP & High Risk Analyst with over 12 years of comprehensive experience in the banking and financial services sector. Expertise in conducting enhanced due diligence (EDD), managing high-risk client portfolios, and ensuring compliance with global Anti-Money Laundering (AML) regulations. Recognized for strong analytical skills, meticulous attention to detail, and a deep understanding of financial crime risk management. Proven ability to lead teams, develop strategic risk mitigation frameworks, and deliver actionable insights to senior management.

**Education:**

**University of Manchester (Russell Group)**

* MSc Financial Crime and Compliance Management, Distinction
* Graduated: 2011

**University of Leeds (Russell Group)**

* BSc Economics and Finance, First Class Honours
* Graduated: 2009

**Professional Experience:**

**Barclays Bank** *Senior PEP & High Risk Analyst*  
*Manchester, UK*  
*2017 - Present*  
Leading a team of analysts in conducting thorough enhanced due diligence on politically exposed persons (PEPs) and high-risk clients. Responsible for developing and implementing comprehensive risk assessment frameworks, ensuring strict adherence to AML regulations, and delivering detailed risk analysis reports to senior management.

* **Key Achievements:**
  + Spearheaded the redesign of the bank's EDD processes, resulting in a 30% improvement in efficiency and accuracy.
  + Led high-profile investigations into complex financial crime cases, significantly reducing the bank's exposure to potential risks.
  + Developed and delivered advanced training programs for junior analysts, boosting team expertise and performance.
  + Played a pivotal role in the successful implementation of a new AML compliance software, enhancing the bank’s risk monitoring capabilities.
  + Received the 'Outstanding Compliance Professional' award in 2019 for exceptional contributions to the bank’s AML efforts.

**HSBC Bank** *PEP & High Risk Analyst*  
*Manchester, UK*  
*2013 - 2017*  
Conducted enhanced due diligence and comprehensive risk assessments on high-risk clients and PEPs. Collaborated closely with compliance, legal, and risk management teams to develop effective risk mitigation strategies and ensure regulatory compliance.

* **Key Responsibilities:**
  + Performed detailed EDD on high-risk clients, including in-depth analysis of financial transactions and background checks.
  + Prepared and presented comprehensive risk assessment reports to senior management and regulatory bodies.
  + Assisted in the development and continuous improvement of AML policies, procedures, and risk assessment frameworks.
  + Monitored and analyzed client transactions to identify unusual patterns indicative of potential financial crime.
  + Provided expert guidance on AML compliance issues to various departments, ensuring a cohesive approach to risk management.

**Lloyds Banking Group** *AML Compliance Analyst*  
*Manchester, UK*  
*2009 - 2013*  
Supported the AML compliance team by conducting due diligence on new and existing clients, monitoring transactions for suspicious activities, and ensuring compliance with regulatory requirements and internal policies.

* **Key Contributions:**
  + Conducted thorough due diligence on a wide range of clients, identifying and mitigating potential AML risks.
  + Assisted in the development and implementation of robust AML compliance programs and training initiatives.
  + Analyzed transaction data to detect and report suspicious activities, contributing to the prevention of financial crime.
  + Collaborated with cross-functional teams to enhance the bank’s overall risk management framework.
  + Participated in industry forums and training sessions to stay updated on evolving AML regulations and best practices.

**Skills:**

* **Enhanced Due Diligence (EDD):** Extensive experience in conducting detailed due diligence on high-risk clients, including PEPs, using advanced analytical techniques and tools.
* **Anti-Money Laundering (AML) Compliance:** In-depth knowledge of AML regulations and best practices, with a proven track record of ensuring compliance and mitigating financial crime risks.
* **Financial Crime Risk Assessment:** Expertise in assessing and managing risks associated with financial crimes, including money laundering, fraud, and corruption.
* **Regulatory Reporting:** Skilled in preparing and presenting detailed risk assessment reports to senior management and regulatory authorities, ensuring clear communication of risks and mitigation strategies.
* **Transaction Monitoring:** Proficient in monitoring and analyzing client transactions to identify unusual patterns and potential financial crime risks.
* **Risk Mitigation Strategies:** Ability to develop and implement effective risk mitigation strategies, ensuring robust protection against financial crime.
* **Team Leadership and Development:** Strong leadership skills, with experience in mentoring and training junior analysts to enhance team performance and expertise.
* **Analytical and Research Skills:** Exceptional analytical abilities, with a keen eye for detail and a methodical approach to problem-solving.
* **Effective Communication:** Excellent verbal and written communication skills, with the ability to convey complex information clearly and concisely to diverse audiences.
* **Project Management:** Proven ability to manage multiple projects simultaneously, ensuring timely and successful completion of objectives.

**Certifications:**

* **Certified Anti-Money Laundering Specialist (CAMS):** Internationally recognized certification demonstrating expertise in AML compliance and financial crime prevention.
* **International Diploma in Financial Crime Prevention (ICA):** Advanced qualification focused on financial crime risk management and compliance strategies.
* **Certified Financial Crime Investigator (CFCI):** Certification highlighting skills in investigating and preventing financial crime activities.
* **Advanced Certificate in Regulatory Compliance:** Specialized certification in understanding and implementing regulatory compliance frameworks.
* **Certificate in Fraud Prevention (CFP):** Qualification emphasizing the identification, prevention, and management of fraud risks.
* **Certified Risk Management Professional (CRMP):** Demonstrates advanced knowledge and skills in risk management practices and principles.

**Professional Affiliations:**

* **Member, Association of Certified Anti-Money Laundering Specialists (ACAMS):** Active participant in a global network of AML professionals, contributing to discussions on best practices and emerging trends.
* **Member, International Compliance Association (ICA):** Engaged in professional development and networking opportunities within the compliance community.
* **Member, Institute of Financial Crime Prevention (IFCP):** Involved in initiatives aimed at enhancing financial crime prevention measures and sharing knowledge with industry peers.
* **Member, Chartered Institute for Securities & Investment (CISI):** Committed to maintaining high standards of professionalism and integrity in the financial services industry.

**Professional Development:**

* **Advanced Financial Crime Risk Management Workshop:** Participated in a specialized workshop focused on the latest techniques and strategies for managing financial crime risks.
* **AML Compliance and Risk Assessment Training:** Completed extensive training programs on AML compliance, risk assessment methodologies, and regulatory updates.
* **Leadership Development Program:** Engaged in a comprehensive program aimed at enhancing leadership skills, team management, and strategic decision-making.
* **Financial Crime Symposiums:** Regular attendee and speaker at industry symposiums, sharing insights and learning about new developments in financial crime prevention.