

Profile Summary

A highly motivated and driven individual with extensive experience gained working in IT and regulatory compliance engagements within the Financial Services Industry. Key responsibilities have included performing risk checks, identity verification, CDD, EDD, Transaction monitoring/analysis and screening for financial institutions.

Key Skills and Competencies

- Financial crime experience of over 7 years, performing high- risk reviews on Retail and Corporate Entities within the financial services industry.
- Strong knowledge of Suspicious Activity Reporting and composition of a Prohibited Act as detailed in Proceeds of Crime Act (POCA) 2002.
- Broad understanding of key AML and reputational risks, including PEPs, Sanctions and Financial Crime Investigations
- Able to process and complete client KYC files in as short timeframe as possible whilst maintaining an optimum balance between quality and efficiency. Ensuring that the extent of remediation work to be carried out on my cases after Quality Control is minimal.
- Able to prioritise and act to ensure that potential for progress across client files both retail and corporate is maximised and all necessary deadlines are met.
- Excellent verbal and written communication skills, communicating effectively with colleagues and clients.
- Clearly understand the importance of teamwork having had many opportunities to develop and implement effective team-working skills i.e., communication, motivation and supporting team members at work, identifying needs, and providing solutions.
- Effective use of World check, LexisNexis, Kritic and Google Search.

Professional Experience

Lloyds Banking Group – (July 2022 – Present)

KYC/AML Analyst

Accountability and Key responsibilities

- Review accounts and analyze transactions, identify potential concerns of money laundering and terrorist financing activity and fraud.
- Reviewed CDD information in order to assess whether customer's transactions and activities are consistent with expectations or potentially suspicious and requiring closer examination.
- Conducted sanctions and PEP screening using Dow Jones to screen individual and entities against OFAC Sanctions and PEP databases.
- Assessed customer's source of fund and verifying the source of wealth to determine plausibility of information and documentation provided as evidence.
- Reviewed referrals relating to high-risk customers from alert systems, business areas and public sources.
- Identify fraudulent activities on accounts and refer cases for further investigation or for closure.
- Identified anti-money laundering (AML) compliance risks arising from changes in customer data, such as changes in regulated status, listed status or trading status, beneficial ownership of entities, based on AML compliance guidelines and legislation.
- Review account transactional history flagged by system generated alerts to determine the appropriate course of action.
- Assessing evidence, report writing and submitting internal Suspicious Activity Reports to the MLRO

- Review new approaches to the processing systems, increasing effectiveness of fraud detection.
- Manage own workload and working to targets with the task of maintaining required level of quality
- Identify information required to undertake additional Due Diligence. Check this information is held on various core bank systems. If not, obtain this information from public sources.

Intercontinental Sceptre Limited (February 2015 – June 2022)

Financial Crime Analyst

Accountability and Key responsibilities

- Supported the Fraud Investigation Manager and Head of Crime and Security with general administration duties.
- Monitored customer's deposits and withdrawals for potential fraudulent or money laundering activity.
- Provided support to Payment team when required to process customers KYC and withdrawals.
- Requested, validated, and approved documents as part of the KYC/SoF/SoW process.
- Conducted further review and determined if highlighted PEP or Sanctioned individual was a positive match.
- Completed analysis of transactional information to identify risk, trends, and potential suspicious activity.
- Carried out appropriateness of assets test on clients before they deemed fit to make high-risk investments such as Hedge Funds, Exchange Traded Funds
- Conducted detailed investigations on high-risk customers using open-source research and third-party investigation tools to detect and mitigate any AML concerns.
- Provided detailed due diligence reports and recommendations for each case when financial crime has been identified.
- Investigated and resolved regulated advice complaints to the satisfaction of the customer and in line with the group complaint handling policy.

Lead City Microfinance Bank (December 2012 – January 2015)

System Administrator

Accountability and Key responsibilities

- Coordinated and supervised the migration of the banks manual operation to the Financial Application System
- Responsible for System Engineering Service and Database Management
- Provide access and control operational activities on the Financial Application System
- Ensures that daily journals are generated for call over and reconciliation purpose.
- Coordinate staff training
- Conducts efficient Security Risk Assessment
- Coordinate and supervise the point to point WAN between the bank and other branches
- Monitors security systems which include CCTV, Fire Alarm System and Access control

Accelerated Network Limited (February 2010 – November 2012)

Network Engineer

Accountability and Key responsibilities

- Carried out VSAT installation
- Developed and coordinated network architecture for several central processing centers
- Involved in client services, (Troubleshooting, internet survey tracking for access point)
- Coordinated the execute of LAN and WAN projects
- Oversaw the coordination and supervised point to point wireless networking
- Ensured daily report on internet service and server administration
- Actively participated in the splicing of damaged optic fiber cables
- Involved in routing and router system configuration

Education

Lead City University

Bachelor of Science in Computer and Information Science

Training & certification

- Security and safety (ISO-SEC)
- Access Control system Management course
- FCA and cyber security training (Lloyds banking group)
- Mikrotik training
- Project management training
- Banking operations Ethics, Lending Code, Data Protection and Compliance Procedures.
- Privacy, Confidentiality, and Information Security/Data Protection Act (DPA)
- People Management and Skills Development/ Mediation.
- Compliance and Risk Training.
- People Management & Treating Customers Fairly (TCF)
- Fraud Prevention, Detection, Control, and Investigations Techniques.

References: Previous experiences and references available on request.