**OLUWATOBI TOWOJU, PMP, CRCMP**

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**AML COMPLIANCE MANAGER**

**Professional Summary**

Results-driven AML & financial crime compliance leader with 10+ years of experience building and running enterprise-grade compliance programs across fintech and banking. Expert in transaction monitoring, KYC/CDD, governance and policy design, risk assessments, regulatory reporting, and cross-functional investigations. Proven record of reducing AML exposure, tightening onboarding controls, and training teams to sustain high compliance standards while enabling product growth.

**Core Competencies**

• AML/ATF Program Design

• KYC/CDD/EDD   
• Customer Risk Scoring

• Transaction Monitoring   
• Alert Triage   
• SAR/STR Filing

• Risk Assessment (Enterprise/Process/Vendor)   
• Issues Management

• Policy/Standards/Procedures • QA/Testing   
• Audit/Exam Readiness

• Data-Driven Analytics (SQL, Power BI)   
• AML Safewatch, Risk Shield

• Stakeholder Engagement   
• Training & Change Enablement

**Certifications**

• Project Management Professional (PMP), PMI — 2022

• Chartered Risk & Compliance Management Professional (CRCMP), IARCP — 2021

• Chartered Banker, Chartered Institute of Bankers of Nigeria — 2017

**Tools & Platforms**

Microsoft Office Suite • SQL (queries) • Power BI • AML Safewatch • Salesforce CRM • Risk Shield

**Professional Experience**

**AML Compliance Manager   
Kuda Technologies Canada — Toronto, ON** *Dec 2022 – Present*

• Own AML/ATF policies, standards, and risk management requirements aligned to product development and market expansion.

• Translate regulatory obligations into scalable control architecture; partner with Product, Data, Legal, Audit, and Fraud to design effective controls.

• Lead investigations and breach remediation; oversee governance, reporting, and continuous control monitoring.

• Built and operationalized the AML/CFT framework for a digital microfinance bank, aligning onboarding, payments, and card flows with regulatory expectations.

• Develop financial crime policies aligned to risk appetite; deliver recurring AML training for employees and third parties.

**AML Compliance Manager   
Kuda Microfinance Bank (MFB) — Lagos, Nigeria** *Oct 2021 – Nov 2022*

• Implemented sanctions, PEP, and adverse media screening with defined review SLAs; reduced false positives through periodic tuning and QA checks.

• Led KYC/CDD standards and enhanced due diligence for high‑risk customers; maintained risk scoring models and periodic customer reviews.

• Owned case management, investigation playbooks, and SAR/STR decisioning workflows; ensured timely reporting and complete audit trails.

• Prepared MIS and board‑level AML dashboards; coordinated internal audit readiness and regulatory examinations with cross‑functional teams.

• Delivered targeted AML/CFT training for frontline and customer operations; instituted QC/QA testing to uplift first‑line control effectiveness.

• Performed third‑party and fintech‑partner due diligence, including information security, data handling, and ongoing monitoring requirements.

**Senior Compliance Officer   
Access Bank PLC — Lagos, Nigeria** *Jul 2016 – Oct 2021*

• Delivered enterprise AML training; created/maintained ERM framework across a portfolio of 8 ventures.

• Reviewed 600+ onboarding files with 100% KYC/CDD committee approvals; improved onboarding control quality.

• Analyzed transaction data and drove recommendations that reduced AML risk exposure across the customer base by ~80%.

• Reviewed and analyzed 2,000+ suspicious activity/transaction alerts and escalations for reporting to authorities.

• Performed risk assessments for 200+ third‑party vendors; strengthened internal control design and incident reduction by ~30%.

• Prepared risk self‑assessments for ~30 business units; achieved >99% accuracy in compliance risk decisions.

**Compliance Officer   
Rainbow Securities and Investment Company Ltd.** *Apr 2014 – Jun 2016*

• Executed on‑site spot checks and internal audits (treasury and branch operations); improved compliance adherence to ~96%.

• Maintained comprehensive training matrices to achieve 100% staff compliance with bank policy and regulatory requirements.

• Managed 13+ transaction‑monitoring review modules; led deep‑dive investigations and STR/SAR escalations.

• Monitored regulatory changes and integrated requirements and controls into bank systems and procedures.

• Ensured full compliance across 15 cluster branches on contractual and regulatory obligations.

**Education**

• MSc, Information Technology Management — American InterContinental University

• Certificate, Product Development for Financial Inclusion — Lagos Business School (Nigeria)

• Certificate, Banking Operations — The Learning Institute (Nigeria)

• B.Sc., Industrial Relations — Osun State University (Nigeria)

• Diploma in Law — Ekiti State University (Nigeria)