

Job Description

Job Title:	Transaction Monitoring/Sanctions Analyst
Department:	Compliance
Direct Reports:	N/A
Certified Person:	N/A
Budget Responsibility:	No

Purpose of role:

The role will support our Compliance Team in the prevention, detection and investigation of financial crime/AML/KYC issues, including money laundering, bribery & corruption and other regulatory malpractice. Remediate, where identified, issues relating to regulatory processes such as AML, Politically Exposed Persons (PEPs), sanctions etc.

It is essential for you to have a demonstrated working knowledge of UK Financial Crime regulatory framework and legal requirements, practical application of financial crime controls, including AML, ABC, Fraud and Sanctions in due diligence processes, across a range of client types specifically SPVs Complex Structure, Corresponding banking, and trade finance. You will demonstrate the ability to identify and analyse complex financial crime risks and implement appropriate controls and make recommendations to appropriate escalation points.

We are looking for someone who takes ownership and responsibility for their own work, with minimal supervision, as well as strong leadership skills. The ideal candidate must have excellent written and communication skills, communicating succinctly with the relevant stakeholders across the business. It is essential for you to be organised, have a strong work ethic, be enthusiastic, motivated and open-minded as well as a team player. Experience of the financial services industry is desirable.

Primary Responsibilities of Role:

- Conduct AML investigations, including action plan, follow-up of recommendations risen, and maintaining an up-to date log of the status of investigations
- Review and timely completion of all financial crime related transaction monitoring alerts across the portfolio and investigation into any irregularities, formulating any internal or external reports as necessary.
- Conduct investigative research using appropriate techniques and sources
- Liaise with our relationship managers to gather additional information where necessary to conclude investigation
- Maintain detailed records of all investigations and findings
- Provide consistent detailed rationales for decisioning alerts
- Where necessary, file unusual activity reports with the DMLRO/MLRO
- Provide detailed MI to Senior Management on a monthly basis
- To assist with the implementation and management of the anti-financial crime strategy within the Bank covering anti-money laundering, terrorist financing, bribery and corruption and economic sanctions.

- Assist in reviewing and designing controls for sanction/embargoes and anti-bribery and corruption.
- Assisting in developing and maintaining appropriate financial crime monitoring controls, including AML and sanctions.
- Assisting in ensuring AML, embargoes and sanctions, and bribery and corruption considerations are appropriately considered.
- Maintaining a detailed working knowledge of the FCA rules and regulations, and UK AML, ABC and embargo and sanctions related legislation
- Review and investigate alerts generated from the automated client monitoring systems in accordance with defined procedures and meet standards for both quality and timelines.
- Assisting in the review and assessment of FBNBank UKs' systems and controls in their adequacy against financial crime risk. Including conducting various reconciliations and manual controls in order to highlight gaps/weaknesses and/or control breaches.

Individual Conduct Rules:

- **Rule 1:** You must act with integrity.
- **Rule 2:** You must act with due skill, care and diligence.
- **Rule 3:** You must be open and cooperative with the UK Financial Conducts Authority, the PRA and other regulators.
- **Rule 4:** You must pay due regard to the interests of customers and treat them fairly.
- **Rule 5:** You must observe proper standards of market conduct.

Compliance Department values:

- To provide quality outcomes in everything that we do;
- To be pro-active in our approach and consistent in our delivery;
- To be open, honest, and act with integrity in order to be a respected trusted colleague to the business;
- To be committed and dedicated to the objectives and common goals of the Bank;
- To support the business in delivering best in class Compliance services;
- Encourage and promote prudence, innovation and efficiency.

Person Specification:

Professional/Academic Qualifications:

Hold an appropriate professional qualification (ideally an ICA Certificate in financial crime prevention and/or anti money laundering).

Knowledge

- Working knowledge of relevant UK financial crime regulations, obligations and industry best practice relating to POCA, ML regulations Sanctions requirements, bribery act, terrorism act, FCA handbook content and JMLSG as well as other relevant financial crime legislation.
- Experience in dealing with Complex corporate structure including SPVs, Trusts, etc.
- Knowledge and experience in using financial crime industry software solutions i.e. Eastnets Safewatch and Profiling.
- Ability to present findings in logical manner, with evidence of analytical thought process
- Working knowledge of relevant UK financial crime regulations, obligations and industry best practice relating to POCA, ML regulations Sanctions requirements, bribery act, terrorism act, FCA handbook content and JMLSG as well as other relevant financial crime legislation.
- In depth knowledge of AML monitoring including AML typologies, tools, industry trends and atypical behaviour.
- In depth knowledge of sanctions monitoring tools and sanctions regulatory frameworks including UK, EU and US.

Experience:

- Demonstrable financial crime experience gained within a financial services environment.
- Demonstrated experience of achievement with financial crime related responsibilities.
- Good product and sector knowledge of the broad financial services regulatory regime.

Interpersonal Skills:

- A self-starter; an ability to think on one's feet and deal with the unexpected
- Team player skills, i.e. comfortable working with colleagues of all grades and backgrounds
- Excellent communication skills; able to communicate clearly both verbally and in writing
- Calm under pressure, adaptable and agile in approach
- Ability to demonstrate sound judgment on a consistent basis
- Enthusiastic "can do" attitude
- Influencing and conflict resolution skills