JOB DESCRIPTION

Job Title:	Officer, Financial Crime Compliance	Reports to:	Assistant Manager Financial Crime Compliance
Unit:	Financial Crime	Department:	Compliance
Grade:	Officer	Date:	
Job Holder:		Supervisor:	
Signature		Signature:	

Job Purpose Statement

- Undertake assigned day-to-day financial crime compliance activities to support the effective implementation of the Bank's Financial Crime Compliance Programme and ensure adherence to applicable laws, regulations, internal policies and procedures.
- Perform operational reviews, screening, investigations, reconciliations and compliance monitoring activities, ensuring identified gaps, suspicious activities and potential breaches are appropriately documented and escalated.
- Maintain accurate financial crime compliance records, trackers and reports and support the implementation of corrective actions and departmental initiatives.

Key Responsibilities

- Review and process AML system-generated transaction monitoring alerts, conduct preliminary investigations, analyse customer transaction patterns and document findings and recommendations for review by the manager.
- Monitor assigned outstanding alerts and cases, follow up on pending investigations and escalate suspicious activities and unresolved matters in accordance with established procedures.
- Review large cash transactions to identify unusual activities and potential money laundering, fraud, conflict of interest or misconduct indicators.
- Prepare supporting documentation and information required for STR submissions, maintain suspicious transaction reporting registers and trackers, and monitor assigned reporting deadlines.
- Conduct customer KYC/CDD reviews during onboarding and periodic updates, verify customer identification and supporting documentation, and ensure completeness of customer information in the Core Banking System.
- Perform assigned EDD reviews for high-risk customers, verify beneficial ownership information, review customer risk classifications and follow up on incomplete or outdated KYC records.
- Conduct customer, staff and vendor screening against applicable local and international sanctions lists, watchlists and adverse media sources, document potential matches and escalate identified concerns for further review.
- Perform sanctions screening of inbound and outbound transfers and other assigned transactions, investigate potential matches and maintain appropriate supporting records and case documentation.
- Assist in conducting financial crime risk assessments for customers, new products, services and delivery channels by gathering relevant information, completing assessment templates and documenting identified risks and controls.
- Monitor assigned customer risk assessment records and reconciliations, identify missing or inconsistent risk ratings and follow up on outstanding corrections with relevant stakeholders.
- Perform assigned ABC compliance checks, including third-party due diligence
- Identify and document potential bribery, corruption and other ABC-related concerns and escalate them through the established reporting channels.

- Provide operational support in the implementation of financial crime projects, system enhancements and process improvements, including data gathering, testing, documentation and follow-up of assigned actions.
- Participate in user acceptance testing (UAT) for financial crime systems and report identified defects, discrepancies and system performance issues to the Senior Officer.
- Assist in preparing responses to regulatory inquiries, regulatory returns and correspondent banking questionnaires by gathering, verifying and compiling the required information and supporting documentation.
- Maintain registers of regulatory requests, submissions, audit findings and remediation actions, ensuring assigned items are tracked and followed up within agreed timelines.
- Provide supporting information for financial crime MIS reports, management reports, regulatory inspections and internal and external audit requests.
- Support the coordination of financial crime training and awareness activities, maintain training attendance records, monitor completion of mandatory training and assist in disseminating awareness messages and compliance advisories.
- Maintain accurate and up-to-date financial crime compliance records, databases, trackers and documentation, ensuring proper filing, confidentiality and adherence to established record-keeping requirements.
- Follow up on assigned compliance action points, report progress and escalate delays, operational challenges and identified control weaknesses to the manager.

KEY PERFORMANCE INDICATORS

1. Number of assigned AML alerts and cases reviewed and processed within established turnaround times.
2. Quality, accuracy and completeness of investigations, case documentation and supporting records.
3. Timeliness and accuracy of KYC reviews, customer record updates and reconciliations.
4. Number of outstanding or overdue KYC records and effectiveness of follow-up actions.
5. Accuracy and timeliness of sanctions screening, investigation and escalation of potential matches.
6. Completeness of assigned financial crime risk assessment documentation and customer risk records.
7. Accuracy and completeness of third-party due diligence.
8. Timely completion of assigned financial crime project activities and UAT deliverables.
9. Accuracy and timeliness of information provided for regulatory returns, inquiries and correspondent banking questionnaires.
10. Timely updating of compliance trackers, registers and supporting documentation.
11. Timely follow-up and closure of assigned audit findings and compliance action points.
12. Accuracy and timeliness of financial crime MIS information and reports.
13. Completion of assigned financial crime training and awareness activities within agreed timelines.

QUALIFICATIONS, EXPERIENCE & SKILLS

Professional Qualifications and Experience:

- A Bachelor's degree in business, economics, or a related field.
- At least 2 years' experience in compliance, banking, risk management or financial services
- Financial Crime, Risk, and Compliance certifications will be an added advantage (e.g., CAMS, CGSS).
- Basic understanding of banking operations, AML/CFT requirements, KYC/CDD, sanctions screening, ABC controls and applicable regulatory requirements.

Skills/Competencies:

- Good analytical, investigative and problem-solving skills.
- Strong attention to detail and accuracy.
- Good report writing, documentation and record-keeping skills.
- Good communication and interpersonal skills.
- Ability to follow established procedures and meet stipulated deadlines.

▪ Good organisational, planning and time management skills. ▪ Ability to identify unusual activities, compliance gaps and potential financial crime risks. ▪ High levels of integrity, confidentiality, accountability and professionalism. ▪ Ability to work collaboratively and respond effectively to guidance and feedback.

Reporting Relationships: jobs that report to this position directly and indirectly	
Functional Reports	Assistant Manager Financial Crime Compliance
Supervises	N/A

Stakeholders: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal	All Business Functions
External	Regulators, Partner and Correspondent Banks