THE BANK TO TRUST

JOB DESCRIPTION

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

Job Purpose Statement

- Support the implementation and effective execution of the Bank's Financial Crime Compliance Programme, ensuring adherence to applicable laws, regulations, regulatory directives, internal policies and procedures.
- Provide technical guidance, coordination and oversight of day-to-day financial crime compliance activities, including AML transaction monitoring, KYC/CDD, sanctions screening, financial crime risk assessments and Anti-Bribery and Corruption (ABC) controls.
- Monitor the effectiveness of financial crime controls across the Bank, identify potential compliance gaps and emerging risks, and recommend appropriate corrective and preventive measures.
- Support the Compliance Financial Crime Manager in ensuring that financial crime risks are appropriately identified, assessed, monitored, escalated and mitigated to protect the Bank against regulatory sanctions, financial losses, reputational damage and legal exposure.

Key Responsibilities

- Coordinate and undertake the review and investigation of AML system-generated alerts, suspicious transactions and escalated cases, ensuring appropriate investigation, documentation, disposition and timely escalation in accordance with established procedures.
- Monitor outstanding AML alerts and cases, review staff (non-payroll) accounts and large cash transactions for potential financial crime indicators and coordinate the preparation and submission of STRs within prescribed regulatory timelines.
- Monitor transaction monitoring system effectiveness, analyse alert trends, recommend parameter fine-tuning and maintain appropriate investigation and reporting trackers.
- Coordinate the implementation and monitoring of KYC/CDD and EDD requirements, ensuring appropriate due diligence for high-risk relationships, accurate customer risk assessments and completeness of KYC and beneficial ownership information maintained in the Core Banking System.
- Conduct periodic KYC reconciliations, monitor overdue customer reviews, coordinate customer, staff and vendor screening against applicable sanctions lists and adverse media, and follow up on identified gaps and remediation actions.
- Coordinate sanctions screening activities, investigate potential matches arising from customer transactions, conduct EDD for high-risk jurisdictions and monitor potential sanctions deviations and trade-based money laundering concerns.
- Monitor the effectiveness of sanctions screening systems and controls, ensuring timely sanctions list updates, appropriate case disposition, documentation and escalation of potential breaches.
- Conduct and coordinate financial crime risk assessments for new products, services and delivery channels, review customer risk classifications, monitor branch-level risk assessment controls and recommend appropriate mitigation measures.
- Support the preparation and periodic updating of the Bank's financial crime risk assessment, ensuring emerging risks, identified control weaknesses and agreed remediation actions are appropriately documented and addressed.

- Coordinate the implementation and monitoring of the Bank's Anti-Bribery and Corruption framework, including third-party due diligence, conflicts of interest, and other ABC-related controls, and escalate identified incidents and deviations.
- Participate in the implementation of financial crime projects and system enhancements, coordinate assigned deliverables, monitor project milestones and participate in user acceptance testing and post-implementation reviews.
- Coordinate responses to regulatory inquiries, prepare periodic regulatory returns and correspondent banking questionnaires, and ensure that submissions are accurate, appropriately documented and made within prescribed timelines.
- Coordinate information gathering for regulatory inspections, internal and external audits, monitor outstanding financial crime findings and prepare management reports, MIS dashboards and compliance updates for review by the Manager.
- Support the development and implementation of the annual financial crime training plan, coordinate AML/CFT/CPF, KYC, sanctions and ABC training activities, monitor employee participation and disseminate financial crime awareness communications across the Bank.
- Support the review and enhancement of financial crime policies, procedures and controls, identify operational and compliance gaps, recommend improvements and provide technical guidance to relevant stakeholders.
- Monitor assigned departmental activities and deliverables, ensuring completion within agreed timelines and providing regular progress updates to the Compliance Financial Crime Manager.

KEY PERFORMANCE INDICATORS

1. Number, percentage and ageing of outstanding AML and sanctions alerts and cases.
2. Quality and completeness of investigations, case dispositions and STR submissions.
3. Percentage of customers with outdated, incomplete or missing KYC information.
4. Effectiveness of KYC, EDD and sanctions screening controls and remediation of identified gaps.
5. Quality and timeliness of financial crime risk assessments and ABC due diligence.
6. Timely completion of assigned financial crime projects and system enhancement deliverables.
7. Accuracy and timeliness of regulatory returns, inquiries and correspondent banking questionnaires.
8. Number and materiality of audit findings and regulatory observations and progress on agreed remediation actions.
9. Percentage of planned financial crime training activities completed and employee participation rates.
10. Quality and timeliness of financial crime MIS reports and assigned departmental deliverables.

QUALIFICATIONS, EXPERIENCE & SKILLS

Professional Qualifications and Experience:

- A Bachelor's degree in business, economics, or a related field.
- At least 5 years' experience in compliance in the banking sector, with a strong understanding of banking operations, systems, and controls
- Financial Crime, Risk, and Compliance certifications will be an added advantage (e.g., CAMS, CGSS).
- Strong knowledge of banking operations, applicable financial crime legislation, regulatory requirements and internal controls.

Skills/Competencies:

- Strong analytical, investigative and problem-solving skills.
- Excellent report writing and management information preparation skills.
- Strong attention to detail and quality assurance capabilities.
- Excellent communication, interpersonal and stakeholder engagement skills.
- Good planning, coordination and organisational skills.
- Ability to interpret regulatory requirements and translate them into operational controls.
- Strong integrity, accountability, professionalism and independent judgement.

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