

**Job Description**

**Employee Name:**

**Title:** Senior Compliance Investigative Analyst

**Department Name:** Compliance

**Reports To (Title):** BSA Compliance Executive/OFAC Officer

**FLSA Status:** Exempt

**Summary:**

The day-to-day responsibilities of this role is heavily in the pre-paid card program area, this position is responsible for reviewing transaction monitoring alerts, program manager reports/escalations and internal referrals and escalating unusual activity to case for further investigation. Manage a caseload of investigations for prepaid card and/or core banking products, by performing analysis of account activities and work cases from beginning to completion according to Sutton’s AML procedures and policies, documenting and reporting the investigation findings and preparing case files. Writing and filing Suspicious Activity Reports (SARs) for review by the BSA/AML officer and recommend relationship retention or termination, and initiate and track account closures as required. Respond to law enforcement inquires. Assist as required with the reviewing and responding to 314a, subpoena, and 314b (upon participation) request. Document all research and analysis conducted in the conjunction with case management. Participate in program manager reviews, prepaid card committee as required and interact with Senior Management on AML issues.

**Qualifications:**

**Education:** Bachelor’s degree. A minimum of six years of compliance experience. Or equivalent combination of education and experience.

 **Licenses/Certifications:** CAMS Certification preferred.

**Experience:** Six years of compliance experience or equivalent banking work experience in regulatory compliance, or other related area of banking, with at least three years of direct compliance experience. Minimum 5 years of solid SAR writing experience required; preferably in a commercial bank with thorough knowledge of banking laws and regulations and understanding of financial services regulatory and compliance environment. A combination of experience, training and education may be considered in lieu of the above credentials.

**Essential Functions:**

**A: Job Specific:**

* Serve as the subject matter expert on transactional analysis, drafting Suspicious Activity Reports and investigatingassistance on both core bank products and prepaid card products.
* Perform detailed analysis/investigation of complex transactions and adverse media on banking clients to identify potentially suspicious activity such as structuring and high risk wire activity.
* Draft narratives of findings and suspicious activity reports (SARs) pursuant to FinCEN guidance and continuing filing requirements
* Responsible for ongoing follow ups on all SAR filings.
* Streamline SAR/AML writing process and reviews reports written by other team members, with knowledge of regulator preferences and requirements.
* Liaison with law enforcement agents and agencies as required on potentially suspicious activity and requests for back-up SAR documentation.
* Interact directly with the Bank’s business personnel regarding account activity, BSA regulations and know your customer requirements; accurately resolve compliance issues and provide guidance about client activity.
* Conduct enhanced due diligence research and complete reports.
* Stay abreast of and analyze compliance trends, of money laundering patterns, BSA and Patriot Act and financial crime activity.
* Assist with training analysts and new staff members on procedures and conducting account activity reviews.
* Demonstration and application of core knowledge of money laundering patterns, BSA and Patriot Act, financial crime activity and other compliance regulations is required.

**B: Company Specific:**

* Effectively uses Microsoft Office Suite and other applicable software solutions.
* Complies with organizational policies and procedures.
* Represents the organization in a positive and professional manner.
* Attends all mandatory in-services and staff meetings.
* Maintains confidentiality of customer and organization information.
* Maintains effectiveness when experiencing major changes in work tasks or the work environment; adjusting effectively to work with new structures, processes, requirements or cultures.
* Responsible for compliance with the Bank Secrecy Act, and Anti-Money Laundering laws and regulations, including but not limited to, the USA PATRIOT Act and OFAC.

**Service Excellence Elements:**

**Faith:** (Faith in God provides a set of morals by which we live.) Performs work that reflects a high ethical and moral standard; always seeking to do the right thing. Operates from a center of core values that is a credit to self and positively represents Sutton Bank.

**Professionalism:** (We must embrace and live high standards in our business and personal life.) Performs work that reflects a high level of integrity; takes ownership in all aspects of duties, is reliable and accountable. Acknowledges the worth of others through respectful communications, patience and common courtesy. Consistently performs duties to the best of abilities.

**Passion:** (In order to make a difference we must have the desire to do so.) Performs work that reflects ownership and positively represents Sutton Bank. Demonstrates a positive attitude and devotion to the task at hand. Meets the customer’s needs and concerns by consistently acting in a customer-focused manner. Owning and feeling proud of work quality and our mission.

**Education:** (We must be a student for life and never stop learning.) Keeps skills, competencies and required licensures/certificates current. Seeks out new educational opportunities to keep up with the changes in industry. Shares new information with team members and department heads.

**Teamwork:** (The best solutions come from working together.) Cooperates with co-workers while performing responsibilities leading to everyone being able to achieve success and giving recognition where it is due. Offers ideas for improved work flow.

**Change:** (It is a constant in our lives; embrace it.) Performing in a manner that demonstrates flexibility and openness to change.

**Knowledge/Skills/Abilities:**

* The ability to communicate effectively and clearly, both in verbal and written communications.
* Excellent interpersonal skills.
* Strong knowledge of the business area that is being supported.
* Self-directed and motivated.
* The ability to manage multiple tasks.
* Excellent problem-solving skills.
* Superior analytical skills.
* Ability to respond to common inquiries or complaints from employees, customers, regulatory agencies, or members of the business community.
* Ability to effectively present information to top management and employee groups.
* Ability to write training documents, policies, procedures and correspondence.
* Well versed in regulations and laws that affect the Bank’s Compliance Program.
* Ability to comprehend government instructions, develop programs and train personnel.

**Disclaimer:**

*This description is designed to indicate the general nature and level of work for this position. It is not intended to describe minor duties or other responsibilities that may be periodically assigned.*

**Date Issued:**

**Date Revised:**

**Employee’s Signature: Date:**

**Dept. Manager’s Signature: Date:**

**HR Signature: Date:**

**Description of Physical Demands and Work Environment**

Show the amount of time spent on-the-job in the following This job requires that force be exerted by weight being

physical activities by checking the appropriate boxes lifted, carried, pushed, or pulled. Show how much

below. and how often by checking the appropriate boxes below.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **None** | **Occasionally****up to 1/3** | **Frequently****1/3 to 2/3** | **Constantly****2/3 or more** |
| **Stand:** |  |  | x |  |
| **Walk:** |  |  | x |  |
| **Sit:** |  |  |  | x |
| **Talk or hear:** |  |  |  | x |
| **Finger, handle or feel:** |  |  |  | x |
| **Push/pull:** |  | x |  |  |
| **Stoop, kneel, crouch or crawl** |  | x |  |  |
| **Reach with hands and arms:** |  | x |  |  |
| **Taste or smell:** | x |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **None** | **Occasionally****up to 1/3** | **Frequently****1/3 to 2/3** | **Constantly****2/3 or more** |
| **Up to 10 pounds:** |  | x |  |  |
| **Up to 20 pounds:** |  | x |  |  |
| **Up to 50 pounds:** | x |  |  |  |
| **Up to 100 pounds:** | x |  |  |  |
| **>100 pounds:** | x |  |  |  |

This job has special vision requirements. Check all that apply.

* Close vision (clear vision at 20 inches or less)
* Distance vision (clear vision at 20 feet or more)
* Color vision (ability to identify and distinguish colors)
* Peripheral vision (ability to observe an area that can be seen up and down or to the left and right while eyes are fixed on a given point)
* Depth perception (three-dimensional vision; ability to judge distances and spatial relationships)
* Ability to adjust focus (ability to adjust eye to bring an object into sharp focus)
* No special vision requirements

This job has special hearing requirements. Check all that apply.

* Ability to hear alarms on equipment
* Ability to hear client call
* Ability to hear instructions from department staff

Specific demands not listed:

**Note: Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions of this position.**