JOB DESCRIPTION

Job title: Customer Due Diligence (CDD) Analyst

Grade: C

Department: Customer Services

Main purpose of the job:
The job holder will be required to draw on and apply their knowledge and experience of AML regulation and policy to tasks including on-boarding new customers, monitoring of transactions and KYC refresh for existing customers. The job holder will need to made decisions and provide rationale, making reference to the appropriate policy or regulation e.g. JMLSG

Responsible to: CDD Team Manager

Budgetary responsibilities: None

Responsible for: None

Key Job Responsibilities

- To carry out the checks on Fiserv overnight screening, ensuring that all matches and potential matches against sanctions lists and criminal lists are thoroughly researched - either to prove or disprove a match against the bank customer in line with the CAF AML manual and Joint Money-Laundering Steering Group (JMLSG) requirements.
- To carry out due diligence on the overseas outgoing and incoming payments by use of appropriate searches, internet searches and customer information, allocating the correct risk rating to the payment.
- Preparing documentation for sign-off by the appropriate Team Leader or Manager where a high risk is identified, detailing sanctions information and entity matches identified either as a positive or false positive match.
- To review new account applications and trigger events, ensuring all relevant documents have been received and reviewed and any anomalies referred to the appropriate person.
- Checking all ID & V documents are in line with CAFs AML policy and that additional appropriate searches have been completed before sign off by an appropriate manager.
- Be confident to challenge existing polices and procedures using own experience of AML and customer due diligence.
- Responsible for reviewing all customer account records on an annual or 3 yearly basis depending on the risk level given to that customer, including enhanced due

diligence on high-risk customers and PEPs to establish any changes which may affect their services.

- Responsible for requesting any outstanding documentation from the customer in order to satisfy AML requirements, where necessary following up for receipt and updating records to reflect documentation received or referring to the Team Manager for further discussion.
- To be able to work on your own with minimal supervision using your own initiative.
- Use sound judgement and expertise to see queries and complex cases through to completion.
- To action all audit reports within the agreed timeframe, acting on queries promptly to mitigate financial loss and / or impact to the customer.
- Provide advice and guidance on AML and KYC legislation and processes to internal and external customers
- To respond to enquiries from customers in accordance with CAF standards, SLAs and KPIs and to provide a professional, timely and efficient service.
- Sign off high value receipts, unusual transactions and 3rd party receipts following completion of appropriate due diligence.
- Escalate queries to Team Leader promptly having completed an investigation and rationale
- Provide training to the Customer Service Division and key stakeholders in regards to AML and customer due diligence.
- Provide peer to peer support.
- Attend meetings with potential and existing customers to explain CAFs AML and on-boarding requirements, ensuring everyone understands their role and responsibility.
- To work with other teams across CAF to ensure excellent customer service.
- To carry out other duties as specified by the Line Manager
- To provide high quality support to fellow team members and guidance and support to less experienced staff to achieve personal and Operational Team goals as agreed with the Line Manager.

CAF Values and Behavioural Indicators

The CAF Values and Behavioural Indicators set out in a transparent and consistent manner the explanation of the performance expectations of all CAF People. Through the use of common language and common standard, it combines a set of behaviours with the required technical skills and knowledge needed to effectively perform in any given role in CAF. This is used for the assessment, management and development of performance of all our people across CAF

Please refer to the link: CAF values and indicative behaviours for the CAF Values and Behavioural Indicators.

Job description dated: March 2023

PERSON SPECIFICATION

Job title: CDD Analyst
Date: March 2023

Attributes	Essential ✓	Desirable ✓	How Evidenced *
Experience Substantial experience of work in an AML\KYC environment	✓		A/C
Qualifications Educated to GSCE level or equivalent in mathematics and English ICA certificate or diploma in AML	✓	 ✓	A/E
Training Specific course, workshop, seminar or other training relating to AML, financial crime investigation	✓		A/C
Specialist skills/ability/knowledge PC skills including use of MS Office Extensive knowledge of: JMLSG; AML and terrorist financing regulations and sources of information to support investigations. Ability to conduct research in support of AML Policy, Practice and in consideration of transaction referrals.	 ✓ ✓ ✓		A/C/T
Communication Good verbal and written communication skills	✓		A/C
Personal qualities Analytical Attention to detail Well organised Diplomatic Problem solver Adaptable to Change	 ✓ ✓ ✓ ✓ ✓ ✓		A/C
Prior to Appointment All posts: • Credit check • Dow Jones check • Basic DBS Check • Employment references • Medical clearance • Right to Work in the UK *FCA approved posts: • Standard Criminal Records Check	 ✓ ✓ ✓ ✓ ✓ ✓ ✓		R/E

*Key: R= References E= Evidence/certificates A= Application C= Competency interview T=Testing/assessment