
JOB DESCRIPTION

Job Title: Financial Intelligence Administrator

Grade: B

Department: Financial Intelligence Team

Main purpose of job:

The job holder will support the Financial Intelligence Team by undertaking a broad range of KYC/AML and fraud prevention activities across CAF Bank. This includes due diligence, transaction monitoring, fraud investigation, and payments screening. The post holder will ensure compliance with regulatory standards, support customer protection, contribute to reducing financial crime risk, and provide cross-team cover to ensure operational tasks are completed within SLA.

Responsible to: Financial Intelligence Assistant Manager

Budgetary responsibilities: *None*

Responsible for: *None*

KYC / AML Responsibilities

- Carry out checks on CIF overnight screening, ensuring matches are thoroughly researched and evidenced.
- Complete due diligence (CDD) on outgoing/incoming overseas payments to or from standard and medium risk jurisdictions.
- Review new account applications and trigger events, escalating anomalies as required.
- Verify ID&V documentation in accordance with JMLSG standards.
- Conduct Dow Jones, Equifax, Companies House and open-source research.
- Recommend risk ratings prior to sign-off.
- Undertake five-year account reviews on standard risk customers.
- Identify UBOs and Persons of Significant Control.
- Request and obtain outstanding AML documentation; issue Notice to Close where necessary.
- Review governing documents to ensure authorised individuals align with records.
- Identify and escalate unusual or suspicious activity in line with CAF AML policy.
- Complete transaction monitoring on Standard risk alerted customers.

2. Fraud Responsibilities

- Carry out day-to-day fraud monitoring across all relevant banking channels.
- Conduct investigations into suspected fraud cases, documenting findings clearly.

- Liaise with customers, merchants, banks, and enforcement institutions via phone, email and letter.
- Provide fraud-related customer education and communications.
- Maintain accurate fraud documentation and case files.
- Highlight emerging or developing fraud risks to senior management.
- Support process reviews and improvements to reduce financial loss.
- Contribute to internal anti-fraud training and awareness initiatives.
- Ensure compliance with CAF GDPR requirements for data handling and disposal.

3. Cross-Team Responsibilities

- Provide cover within the Financial Intelligence Team to ensure daily tasks are completed within SLAs.
- Respond to customer enquiries professionally, efficiently, and in line with CAF Bank standards.
- Foster positive communication with CAF Operations Teams to ensure seamless service delivery.
- Carry out other duties as required by the Line Manager to support operational delivery.

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.

Date: May 2026

PERSON SPECIFICATION

Job title: Financial Intelligence Administrator

Date: May 2026

Attributes	Essential ✓	Desirable ✓	How Evidenced *
Experience Knowledge of AML Requirements Previous banking experience in the area of business accounts Previous experience of card, cheque and electronic fraud		✓ ✓	A/C/T
Qualifications Educated to GCSE level or equivalent in mathematics and English Professionally qualified to advanced certificate or diploma level eg. ICA Anti Money Laundering Diploma or equivalent		✓ ✓	E
Training Attendance at any fraud or anti money laundering conference /seminar/workshop	✓		A/C
Specialist skills/ability/knowledge Knowledge of Retail Banking PC skills including use of MS Word, Excel and Outlook	✓	✓	A/C/T
Communication Good verbal and written communication skills	✓		A/C
Personal qualities Analytical Attention to detail Good Interviewing Skills Well organised	✓ ✓ ✓	✓	A/C
Prior to Appointment All posts: <ul style="list-style-type: none"> • Credit check • Dow Jones check • Basic DBS Check • Employment references • Medical clearance • Right to Work in the UK 	✓ ✓ ✓ ✓ ✓		R/E R/E R/E R/E R/E

- ✓ *Tick either the Essential or Desirable column as appropriate for each attribute*
- † *Insert the code from the key below for how you intend to assess this requirement e.g. at interview, via references etc.*

Key

R = References, **E** = Evidence/Certificates, **A** = Application, **C** = Competency Interview, **T** = Testing/Assessment