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## JOB DESCRIPTION

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**Job title:** Financial Intelligence Administrator

**Grade:** B

**Department:** Financial Intelligence Team

**Main purpose of the job:**

The job holder will be required to undertake all Financial Intelligence/Anti Money Laundering checks on inward and outward payments and review and update the AML/KYC requirements of customer accounts across all areas of CAF Bank. Make recommendations to the KYC Manager on customer risk level. Reporting suspicions to the MLRO when necessary.

**Responsible to:** Financial Intelligence Assistant 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 are thoroughly researched either to prove or disprove a match against the bank customer in line with the CAF AML manual. All evidence to be documented
- To carry out due diligence on the overseas outgoing and incoming payments by use of the appropriate sources. Allocating the correct risk rating to the payment. Conducting appropriate screening to payments as per CAF Bank policy, clearing any matches and preparing documentation for sign-off by the appropriate person
- To review new account applications and trigger events, ensuring all governing documents have been reviewed and any anomalies escalated
- Checking all ID & V documents are in line with JMLSG requirements and that additional Dow Jones, Equifax and internet searches have been made and recommending a risk rating before sign off by the appropriate person
- Responsible for reviewing all customer account records on an annual or 3 yearly basis depending on the risk level given to that customer
- Where applicable undertaking enhanced due diligence on high risk customers and PEPs involving full checks against Dow Jones, internet searches, Companies House documents to establish any changes which may affect their account with CAF Bank
- 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 ultimately issuing the customer with 'Notice to Close' the account if documentation is not received

- Responsible for checking governing documents in the form of constitutional documents for incorporated companies and LLP, Memo and Arts, Partnership Deed, to ensure that the correct people are operating the bank account and the documents are consistent with these
- Undertaking enquiries to identify the Ultimate Beneficial Owners and Persons of Significant control of the customer
- Identifying and investigating any unusual activity escalating as required
- To respond to enquiries from customers in accordance with CAF Bank standards, SLAs and KPIs and to provide a professional, timely and efficient service
- To actively participate in positive communications between the CAF Bank Operations Teams to enable a seamless service to customers
- To carry out other duties as specified by the Line Manager to support the CAF Bank Operational Team
- Provide peer to peer training and support to less experienced staff to achieve personal and Operational Team goals as agreed with the line manager

**Dated:** September 2021

## PERSON SPECIFICATION

**Job title:** Financial Intelligence Administrator

**Date:** September 2021

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

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