
JOB DESCRIPTION

Job Title: Senior Financial Crime Officer

Grade: D

Department: Risk & Financial Crime

Main purpose of job:

The Senior Financial Crime Officer provides oversight and first line of defence advisory activity in support of CAF to ensure effective systems and controls in the management of financial crime risk. Reporting to the CAF Money Laundering Reporting Officer (MLRO) The job holder is a 'designated deputy', taking responsibility for authorising inward and outward payments, new accounts, account changes, Suspicious Activity Reporting, Monitoring and Horizon scanning alongside other referrals on behalf of the MLRO. Direct specialised accountabilities include third party systems oversight for sanctions and adverse media and country risk and charity validation and product oversight.

Responsible to: Director of Risk & Financial Crime (MLRO)

Budgetary responsibilities: None

Responsible for: Financial Crime Officer

Key Job Responsibilities:

- Oversight and advisory activity for the first line-of defence.
- Review and authorisation of referrals to the MLRO including high risk customers and high risk payments.
- Delegated authority from the MLRO for suspicious activity (SAR) reporting to the national crime agency
- Support for execution of court orders or other legal orders
- Undertake financial crime monitoring across all relevant business areas within CAF. Although predominantly based at CAF Kings Hill, this activity will include multi-site working. The job holder is responsible for completing agreed monitoring programmes as approved by the CAF Executive Committees.
- Provision of training, AML communications and initiatives in support of adequate financial crime procedures
- Identify areas of non compliance with regulation, internal policy, business procedure and practice and agree remediation plans with business areas.
- Support in the management and ongoing enhancement of CAF Financial Crime related Policies
- Advise the business on all areas of day-to-day financial crime related policy and procedures;
- Act as a 'designated deputy' for the MLRO. Responsibilities and discretionary authorities conveyed by this position include:

- Responsibility for ensuring CAF does not have any dealings with, or pass any monies to, individuals or entities detailed on UK, EU, UN sanctions lists and US OFAC sanctioned designated lists
- Authorising account referrals made by the business where the charity is operational in high risk countries and that have sanctions programmes in force. These will include new account, new relationship and account changes
- Investigation of specified anti-money laundering referrals made by business areas and escalating these as appropriate
- Authorising foreign payments and foreign receipts where money is sent to or received from high risk countries, including countries with sanctions
- Authorising new accounts, account changes, and payments where links to PEPs have been identified
- Authorising referral of searches that display alerts for PEP, enhanced country risk or sanctions lists
- Management of the CAF Country Risk Profile on a minimum monthly basis for consideration and authorisation by the MLRO. This will involve regular review of Country Risk, FATF reports, sanctions programmes and other relevant sources and considering industry leading solutions to drive continued improvement
- Provide oversight of CAF product governance arrangements to ensure financial crime risk is being effectively managed
- Driving a strategy of continued improvement for third party systems, including oversight for the effectiveness of third party systems managed by the MLRO including relating to sanctions screening (CAF UK / CAF Bank), Politically Exposed Persons and Adverse Media Screening
- Review, analyse and authorise appropriate action where screening identifies any true matches against relevant lists and data sources
- Provide training for staff on use of Screening and Management of Users on the system – adding, amending, reset of passwords
- Recommend changes to working practices and procedures to enhance CAF's financial crime systems and controls.
- Lead the development of a positive and open compliance culture relating to financial crime where staff seek to maintain high standards of regulatory compliance and seek to protect CAF, its reputation, donors and beneficiaries at all times.
- Maintain up to date professional knowledge and expertise through monitoring of legal and regulatory change, study and professional reading relevant to anti money laundering, terrorist financing, sanctions and charity related legislation.

CAF Behaviour Framework

The CAF Behaviour Framework sets 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 framework is used for the assessment, management and development of performance of all our people across CAF



Please refer to 'Work the CAF Way' booklet for the CAF Behaviour Framework

Date: March 2022

PERSON SPECIFICATION

Job title: Senior Financial Crime Officer

Date: March 2022

CAF General Competencies:

- Market and Customer Focus Level 3
- Communications Level 3
- Integrity Level 4
- Organisation Awareness/Personal Commitment Level 3
- Project Management/Planning Level 2
- Accuracy/Quality Focus Level 4

Technical job related competencies:

- Money Laundering Compliance Monitoring Level 3

1 = basic; 2 = proficient; 3 = advanced, 4 = coach

Attributes	Essential ✓	Desirable ✓	How Evidenced *
Experience Must have experience working in the field of anti-money laundering	✓		R, A, C
Qualifications ICA advanced certificate or diploma in AML or equivalent, or commitment to study towards a qualification.	✓		A, E
Training Any relevant course, workshop, seminar or other training relating to AML, time management, project management, communication, financial crime investigation and IT		✓	A, E
Specialist Skills/ Ability/Knowledge <ul style="list-style-type: none"> • PC skills including use of MS Office ✓ • 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

<ul style="list-style-type: none"> • Ability to make decisions on behalf of (D)MLRO where CEO and senior managers require guidance. • Ability to influence decisions at senior levels of management, to uphold highest standards of adherence to AML and CTF standards. 	✓		
Communication Ability to communicate effectively in writing and orally with all levels of employee		✓	A, C
Personal Qualities Assertive, ability to work to tight deadlines and manage priorities of a demanding workload	✓		C
Special Conditions (None)			
Prior to Appointment <i>All posts:</i> <ul style="list-style-type: none"> • <i>Credit check</i> • <i>Sanctions Check</i> • <i>Basic DBS Check</i> • <i>Employment references</i> • <i>Medical clearance</i> • <i>Right to work in the UK</i> <i>*FCA approved posts:</i> <ul style="list-style-type: none"> • <i>Standard Criminal Records Check</i> 	✓ ✓ ✓ ✓ ✓ ✓		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