

Job Description:

Fintech Account Executive

The **BSA Analyst & EDD Specialist** position focuses on identifying suspicious activity through automated and manual processes, risk rating of business customers, and the completion of Enhanced Due Diligence (EDD) reviews. The position is also responsible for the testing of procedures to ensure compliance with regulations and industry expectations.

About the role (to name a few key accountabilities):

- Conduct High-Risk Customer EDD reviews and assess potential suspicious activity
- Review customer risk ratings using the account opening risk ratings and system-based RBDD reports
- Identify, assess and review high-risk accounts
- Review alerts generated by the Bank's BSA monitoring system for potential suspicious activity
- Ensure that all transactions/customers deemed suspicious are referred to the BSA Officer in a timely manner
- Review Customer Due Diligence for high-risk customers in accordance with the Bank Procedures and regulatory requirements
- Update BSA and OFAC policies, risk assessments, and procedures
- Review CIP Documentation to ensure accuracy
- Perform various quality controls and monitoring reviews
- Assist BSA Officer with preparing for initiatives including regulatory BSA exam, BSA risk assessment, BSA audit, or BSA system validation, etc
- Assist BSA Officer in responding to findings and recommendations from the various initiatives and implementation of Program enhancements, new procedures, etc
- Attend required training and complete within required timeline

About You:

- Bachelor's degree required with 5 years of proven and progressive experience in a BSA/AML role including transaction analysis for suspicious activity and EDD reviews
- Prior BSA experience related to BaaS or digital banking, preferred
- CAMS certification would be a plus
- Minimum 5 years experience in utilizing research/investigative databases and software; applications to analyze and detect transactional patterns and trends

- Extensive knowledge in Bank Secrecy Act and USA Patriot Act regulations and requirements
- Knowledge on Federal regulations relating to the basic principles of fraud and money laundering
- High degree of analytical skills including writing, strong follow-through skills
- Works well independently and with others
- Ability to take initiative to identify enhancements to BSA processes and execute next steps in conjunction with BSA Officer and/or BSA Team
- High degree of accuracy and attention to detail
- Proven ability to prioritize competing demands
- Strong verbal and written communication skills
- Knowledge of Fiserv system would be a plus

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