

The **BSA Compliance Analyst** is responsible for assisting the BSA Compliance Officer with day-to-day BSA/AML activities to ensure regulatory compliance with the Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) Laws.

Essential Duties and Responsibilities:

- Strong understanding of BSA/AML and adhere to the Bank's BSA/AML Program
- Monitors system generated alerts (through the Bank's AML monitoring software) for suspicious activity; creates investigative case files as necessary; assists with maintaining case management log
- Investigates and reviews cases previously identified with potential suspicious activity; escalates cases for (SAR) approval within regulatory guidelines; prepares suspicious activity reports for second review prior to filing with FinCEN
- Reviews Currency Transaction Reports (CTRs) for accuracy prior to filing with FinCEN
- Assists with creating and maintaining CTR exemptions (DOEP) and conducting annual CTR reviews
- Assists with maintaining monthly transaction activity (such as Wire Transfers and Monetary Instrument Logs)
- Performs research on record matches from 314(a) scan reports within deadlines; maintain confidentiality
- Performs OFAC screenings; conducts periodic OFAC database scans and clears OFAC transaction hits
- Reviews new accounts for CIP/CDD exceptions and works with branches and business units to manage the CIP/CDD/EDD process
- Performs Enhanced Due Diligence (EDD) on medium and high risk accounts as assigned
- Works with Bank staff to ensure that BSA procedures are implemented properly and consistently bank- wide

Key Competencies (Knowledge, Skills and Abilities)

- Knowledge of Bank's products, services, policies and procedures
- Knowledge of bank deposit and loan operations
- Knowledge of types of customer business ownership/entity structure
- Strong analytical approach to problem solving
- Excellent writing and organizational skills
- Excellent communication skills
- Ability to work effectively with individuals and groups
- Ability to maintain confidentiality of sensitive information
- Must be self-motivated and able to plan and organize work according to priority
- Willingness to adapt to changing business needs, deadlines and extended work hours
- Exhibit a professional, business appearance and demeanor

Qualifications

- College Degree and CAMs preferred, but not required
- Proficiency with Microsoft Office (Outlook, Word and Excel) required
- Minimum 1 to 3 years' experience at a financial institution in the BSA Dept.
- Knowledge of Fiserv core database system
- Knowledge of BAM (Banker's Toolbox) AML software a plus