



BSA / Fraud Prevention Specialist

Department:	Compliance
Reports To:	AVP of Compliance
Classification:	Non-Exempt
Pay Grade:	G10
Pay Range:	\$29.22 (mid.) - \$36.52 (mid.) - \$43.83 (max)
Location:	Glendora, CA / Remote depending on location

Purpose:

Under moderate supervision, and through collaborative efforts, the BSA/Fraud Prevention Specialist is responsible for identifying high-risk transactions and researching and resolving suspicious activity. Assists the Compliance Officer to ensure compliance with the Bank Secrecy Act (BSA)/Anti Money Laundering (AML) program and related regulations.

Major Duties and Responsibilities:

- Conducts real-time reviews of remote deposit capture instruments (as needed)
- Assist the front-line staff with loan and deposit applications to determine if ID theft/fraud is present
- Review CIP escalations from other departments to verify member Identity through documentation
- File CTRs
- Reach out to Share Branching Partners to inquire about CTR filing status
- Serves as a primary point of contact for fraud-related inquiries from members and internal staff
- Appropriately blocks, restricts, and freezes accounts if fraud is suspected
- Provides Fraud training to frontline staff, instructing them on red-flag detection
- Maintains knowledge of BSA, AML/CFT industry updates
- Performs quality assurance reviews on frontline staff application processes and provides BSA Officer with findings
- Conduct account analysis and cursory reviews of account activity through manual reports as needed.
- Review real-time fraud alerts through a transaction monitoring system (Verafin)
- Works collaboratively with other departments to obtain documentation and information related to Fraud/AML investigations
- Conducts trend analysis and other data analysis as needed, and provides BSA Officer with a summary of findings promptly
- Assist with CDD/EDD reviews, including written review summaries in a formalized manner
- Performs daily review and monitoring of the Verafin AML system alerts to identify trends, unusual and/or suspicious activity, and to monitor for large currency transactions. Researches and resolves alerts by conducting investigations to determine if a SAR investigation is warranted.
- Uses Verafin system, as well as various reports, logs, and transaction data to determine if member transactions are suspicious in nature, such as kiting, structuring of cash deposits, fraudulent deposits, etc.
- Escalates alerts to Sr. BSA Compliance Specialist when further investigation is needed.

- Identifies potentially fraudulent activity and emerging threats and places appropriate account restrictions to minimize loss to the credit union.
- Coordinates the activities of the credit union Fraud Task Force and assists in developing tools and processes for detection/prevention of fraud or illegal activities.
- Maintains and updates case management system for tracking fraud cases and relevant information as directed.
- Assists in the development, revision, or review of credit union policies and procedures to comply with legislative and regulatory changes or new requirements.
- Assists in special projects and tasks for the department as directed.
- Maintains current knowledge of the Bank Secrecy Act and all related anti-money laundering and OFAC regulations.
- Occasionally assists with documentation collection to comply with Subpoena and Audit requests
- Actively responds to department emails and requests, as needed
- Collaborates on projects with the Sr. BSA Specialist and BSA Officer to ensure the department is operating smoothly
- Attends meetings related to BSA and Fraud related matters and takes detailed notes to maintain accountability from departments involved
- Assist BSA Officer with Enterprise-wide due dates calendar; makes outgoing requests to stakeholders on deliverables
- Other duties as assigned; ACCU is a small, start-up environment with all employees regularly taking on assignments outside of their normal duties. This individual should be comfortable multitasking and shifting between multiple priorities.

Expectations:

- Maintain integrity and adherence to laws and regulations regardless of circumstances
- Openly share your perspective and experience, but ultimately align with directions from the BSA Officer as it relates to processes and procedures
- Maintain a results-driven mindset, avoiding unnecessary distractions
- Refrain from unprofessional behavior, and maintain the highest level of professionalism, acting as an example for other employees of the Credit Union
- Be flexible in shifting priorities
- Keep composure when dealing with different personalities and perspectives
- Works Saturdays as needed to ensure Fraud coverage
- Schedule may change to a Tuesday – Saturday schedule if fraud coverage demands
- Arrive at the physical office and work 3 full in-person shifts every week (if applicable)
- Maintains up-to-date knowledge of the policies, procedures, rules, and regulations that govern the Credit Union operations.
- Ensures compliance with all Credit Union member service standards.
- Exercise sound business judgment.
- Adhere to the principles and requirements of all applicable laws and regulations relating to your position and your ACCU employment, including but not limited to the Bank Secrecy Act (BSA), the anti-terrorism procedures of the Office of Foreign Asset Control (OFAC), and the Anti-Money Laundering (AML) provisions of the USA Patriot Act.

Essential Functions:

- Ability to perform duties as outlined under “Major Duties and Responsibilities.”
- Ability to communicate clearly and to be understood.
- Ability to deal with sensitive and confidential information.
- Ability to produce results and deliver on key objectives.

Qualifications and Educational Requirements:

- ACAMs Certification preferred (but not required)
- Must have 3-5 years of related BSA/Fraud experience in a financial institution.
- Strong analytical, problem solving and organizational skills.
- Ability to identify gaps and/or risk exposure in credit union controls.
- Ability to multi-task and meet deadlines.
- Ability to present information or solutions in a clear and concise manner.
- Strong written and verbal communication skills
- Ability to maintain confidentiality.
- Proficient computer knowledge, with experience in Microsoft Word, SharePoint and Excel

Disclaimer:

The above statements are intended to describe the general nature and level of work being performed by people assigned to this classification. They are not to be construed as an exhaustive list of responsibilities, duties, and skills required of personnel classification. All personnel may be required to perform duties outside of their normal responsibilities from time to time, as needed.

Salary range is based on California location.

ADA Compliance Statement:

In compliance with the Americans with Disabilities Act (ADA), ACCU stands ready to accommodate any qualified employee with a disability who can perform the essential duties of their position, as long as necessary accommodations for that employee's disability don't cause an undue burden to the credit union.

To apply, please visit: AmericasChristianCU.com/Apply