



## BSA / Fraud Prevention Specialist

<b>Department:</b>	Compliance
<b>Reports To:</b>	AVP of Compliance
<b>Classification:</b>	Non-Exempt, G9
<b>Pay:</b>	\$25.46 (min.) - \$31.82 (mid) - \$38.19 (max)
<b>Type:</b>	Hybrid (After a success 90 days)
<b>Location:</b>	Glendora, CA

### 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:

- Serves as a primary point of contact for fraud-related inquiries from members and internal staff.
- 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 and conducts investigations within the system.
- 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.
- 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 develops and implements tools and processes for detection/prevention of fraud or illegal activities.
- Conducts Member outreach to verify transactions from time to time.
- Maintains and updates case management system for tracking fraud cases and relevant information.
- Responsible for the preparation and submission of Currency Transaction Reports within required timeframes.
- Conducts investigations relating to suspicious activity and assists with the filing of Suspicious Activity Reports, when applicable, within required timeframes.
- Conducts Enhanced Due Diligence account reviews and makes recommendations for assigning risk ratings to member accounts.
- 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.
- Submits and responds to 314(b) requests.

- Scrubs the Credit Union Member list against FinCENs 314(a) list on a bi-weekly basis.
- Tracks alert, case, and SAR items on department's internal logs.
- Maintains appropriate documentation related to investigations.
- Other duties as assigned.

### **Expectations:**

- 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.

### **Qualifications and Educational Requirements:**

- Bachelor's Degree or equivalent experience preferred
- Must have 3-5 years of related 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.
- Proficiency with Windows operating system, especially in Microsoft Word 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.

### **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.

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