JOB DESCRIPTION TEMPLATE

Financial Crimes Compliance Analyst

Investigates fraud, money laundering, and other illicit activity to help the organization detect and disrupt financial crime.

Department	Financial Crimes / Fraud / Compliance
Reports to	Financial Crimes Manager / BSA Officer / Chief Compliance Officer
Location	Remote / Hybrid / On-site
Employment type	Full-time
Experience	2 to 5 years

POSITION OVERVIEW

The Financial Crimes Compliance Analyst supports the organization's financial crimes program, helping detect, investigate, and disrupt fraud, money laundering, and other illicit activity across products and customers. This role spans transaction monitoring, fraud analysis, sanctions screening, and customer due diligence.

Working within the financial crimes function, the analyst investigates alerts and cases, documents findings, supports reporting obligations, and helps tune detection to reduce noise and catch real activity. The role protects both the organization and its customers from harm.

This is a hands-on investigative role for an analytical professional who is comfortable connecting data points and writing clear, defensible case narratives.

KEY RESPONSIBILITIES

ALERT AND CASE REVIEW

- Review and disposition financial crime and fraud alerts.
- Analyze transactions and customer behavior for illicit patterns.
- Document analysis and decisions consistently.
- Escalate confirmed or high-risk activity per procedure.

INVESTIGATIONS

Investigate fraud, money laundering, and financial crime cases end to end, gathering evidence and reaching supported conclusions.

- Research customers, counterparties, and transaction flows.
- Assess activity against typologies and fraud indicators.
- Prepare thorough, well-documented case files.

REGULATORY REPORTING

Support Suspicious Activity Report preparation and other regulatory reporting where warranted, ensuring narratives are clear, complete, and timely.

SANCTIONS AND KYC

- Review sanctions and OFAC screening alerts.
- Support KYC and enhanced due diligence reviews.
- Help keep customer risk ratings current.

DETECTION TUNING AND QUALITY

Provide feedback on rule and model performance, support tuning to reduce false positives, and participate in quality assurance of investigations.

REPORTING AND COLLABORATION

Contribute to program metrics and reporting, and partner with fraud, AML, product, and operations teams on emerging threats.

REQUIRED QUALIFICATIONS

- Bachelor's degree in Finance, Accounting, Criminal Justice, Business, or a related discipline, or equivalent experience.
- 2 to 5 years of experience in financial crimes, fraud, AML, or a related compliance role.
- Working knowledge of BSA/AML, fraud typologies, sanctions, and KYC.

- Experience investigating alerts or cases and writing clear narratives.
- Strong analytical and research skills.
- Attention to detail and sound judgment.

PREFERRED CERTIFICATIONS

One or more of: CAMS, CFCS, CFE, or equivalent financial crimes certification.

TECHNICAL KNOWLEDGE

Financial crime and fraud investigation, transaction and behavior analysis, SAR and regulatory reporting, sanctions and OFAC screening, KYC and enhanced due diligence, typology analysis, detection tuning, and case management systems.
