



BSA AML Analyst

We offer you the opportunity to in the exciting, constantly changing field of digital payments, alongside other Fintechs and innovation leaders such as Visa and Mastercard.

The Company

Payblr is growing fast in San Juan, Puerto Rico. We offer payment solutions for financial institutions such as Banks, Credit Unions and Fintechs in Puerto Rico and Latin America. Through Payblr, financial institutions can offer debit, credit and pre-paid solutions to their customers. Payblr provides services such as Visa and Mastercard sub-licensing, BIN sponsorship, payment processing, program management and others. Customers in Puerto Rico include Oriental Bank and Scotiabank, among others.

Payblr, formerly PR Value Exchange is a wholly-owned subsidiary of Cobalto.

We are passionate about customer success. We believe in win-win relationships and creating value for our customers. Our culture is driven by continuous improvement and learning at all levels. We constantly strive to be better than yesterday. We understand that only through teamwork and the mix of our varied abilities do we help our clients succeed.

The Position

We're looking for an BSA AML Analyst, who is passionate, driven and who can balance working independently and with a team to achieve compliance goals. The BSA AML Analyst role reports directly to Payblr's Compliance Officer and is responsible for participating in AML monitoring, governance, oversight and regulatory reporting activities in coordination with the Compliance Officer. This role is responsible for ongoing monitoring of accounts and transactions to help Payblr identify unusual activity. This position will be responsible for maintaining and ensuring compliance with the Bank Secrecy Act (BSA) Regulations. The position will analyze transactions that are identified by our Compliance Platform and identify them as potential money laundering or terrorist financing. The BSA AML Analyst role will be responsible for supporting the sponsorship prospects' due diligence process and preparing new applicant cases for review by Payblr's risk committee.

Responsibilities

- Gather and review due diligence documentation for sponsorship prospects prior to review by the Risk Committee.
- Conduct reviews of client account activity, statements, internet research, and client profile information
- Conduct background checks/intelligence/customer research/transactional analysis
- Manage our Compliance Platform (Unit 21) for sanctions screening, transaction monitoring, case management. This includes optimizing rules as appropriate.
- Manage our Identity Verification Platform (Trulioo) and optimize as appropriate.

- Investigate and document OFAC match cases and escalate to Compliance Officer as appropriate.
- Investigate and document adverse media cases and escalate to Compliance Officer as appropriate.
- Investigate and document suspicious activity alerts and file SARS as required.
- Contact sponsored institutions personnel on suspect items
- Review Due Diligence, Account and Contact records for completeness.
- Escalate unusual activity to the Compliance Officer and assist with escalating potential risks
- Support complex periodic review processes and audits
- Present summarized findings to peers and management, including recommendations to changes in procedures resulting from review findings and quality assurance review of analyst case work
- Prepare management reports including key AML KYC process metrics.
- Onboard/train new associates, as needed

Qualifications

Bachelor's degree required; Juris Doctor preferred

3+ years of relevant experience

Previous experience in financial Crimes, AML Investigations, or Operational Risk experience

CAMS/CFE certification preferred

Skills

General

Communication and Presentation Skills
Organization and efficiency
Inquisitive and Analytical
Problem Solving
Self-Motivation
Ability to adjust in a rapidly changing environment
Detail Oriented / Commitment to excellence

Contact Us

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