

# DOLAPO AKINOLA-OMOJOLA, (MBA, MEILE,CAMS)

## AML/KYC/BSA ANALYST

Fayetteville, NC | Baltimore, MD | Fredericksburg, VA | Remote • (910) 587. 8423 • [dollsport2@gmail.com](mailto:dollsport2@gmail.com) • [www.linkedin.com/in/dolapo-a-53233216/](https://www.linkedin.com/in/dolapo-a-53233216/)

### PROFESSIONAL SUMMARY

- **AML/KYC compliance and analysis professional with proven expertise in creating robust operational processes, technology solutions, and governance frameworks and controls to ensure operational integrity and compliance for global organizations.**
- **Combines the knowledge of regulatory frameworks, high-risk entities, KYC checks, and AML controls with expertise in process improvement/automation and new systems integration to transform enterprise risk management/compliance capabilities.**
- **Proven track record of building high-performing teams, driving strategic change management efforts, and cultivating solid cross-functional relationships to align KYC/AML operations with strategic goals and optimize the customer journey.**

### AREAS OF EXPERTISE

- Strategic Planning & Execution
- Know Your Customer (KYC) Process
- Anti-Money-Laundering (AML) Laws
- Bank Secrecy Act (BSA) Compliance
- Risk Management & Analysis
- Regulatory Compliance & Reporting
- Transaction Monitoring & Review
- Suspicious Activity Reporting (SAR)
- Customer Due Diligence (CDD) & Enhanced Due Diligence (EDD)
- High-Risk Customers & Industries
- Quality Assurance & Control (QA/QC)
- Policy & Procedure Development
- Project & Program Management
- Process Improvement & Automation
- Market/Consumer Research & Analysis
- Data Analytics & Reporting
- Training, Mentoring & Coaching

### PROFESSIONAL EXPERIENCE

#### AML Investigations | Bank of America

04/2024-08/2024(CT)

Provided investigations and analytical support for high-risk clients, monitoring transactions/activities, including documentary and non-documentary methods to verify customer identity while ensuring adherence to regulatory and risk requirements across all product types.

- Update existing customer identification program (CIP) requirements by researching, analyzing, and evaluating non-documentary evidence and conducting due diligence, ensuring weekly production of 98 to 100% metrics.
- Reported investigation findings, preparing case files that include media search results, Politically Exposed Person (PEP) searches, wire data analyses, and results from internal system searches. Ensure the adequacy of the transaction monitoring (TM) investigator's investigation process and documentation, conduct additional research as necessary, and request further information if gaps exist.
- Provided dispositions for alerts, determining whether to close or escalate them to a case and assisted QA team and pod leads with case investigations and drafting SARs/CTRs, monitoring and escalating any anomalies or deficiencies in the transaction monitoring space to the Team Lead.
- Collaborated closely with other teams to conduct comprehensive reviews of transaction/payment processing activities to identify potential areas of compliance vulnerability and implement appropriate corrective measures.

#### AML Analyst | Shinhan Bank, New York

03/06/2023 till 05/2023

Worked as an experienced professional in correspondent banking and overseas wire transfer products, efficiently managing alerts and cases by reviewing and investigating transactions for red flags, writing comprehensive analyses, documenting findings, and ensuring the adequacy of investigation processes. Determined final dispositions for alerts, assisted with case investigations and SAR/CTR drafting, monitored anomalies, performed ad hoc duties, and communicated effectively with partners, all while adhering to business principles and ethical standards.

- Reviewed and investigated alerts generated by a transaction monitoring system, which involved identifying red flags in wire cases and determining the applicability of Suspicious Activity Reports (SARs) or Currency Transaction Reports (CTRs) and writing a comprehensive analysis of account activities to support decisions to close or escalate cases for further action- achieving 95-100% delivery on production.
- Documented and reported investigation findings, preparing case files that include media search results, Politically Exposed Person (PEP) searches, wire data analyses, and results from internal system searches. Ensure the adequacy of the transaction monitoring (TM) investigator's investigation process and documentation, conduct additional research as necessary, and request further information if gaps exist.
- Provided dispositions for alerts, determining whether to close or escalate them to a case and assisted the Transaction Monitoring Team Lead and Quality Assurance (QA) with case investigations and drafting SARs/CTRs, monitoring and escalating any anomalies or deficiencies in the transaction monitoring space to the Team Lead.
- Communicated effectively with internal and external partners, adhering to the client's Statement of Business Principles and Code of Ethics while performing additional ad hoc duties for the Transaction Monitoring and Reporting Team, ensuring compliance with all relevant regulations and guidelines.

**QA Analyst AML Investigations | Guidehouse Managed Services, Charlotte NC****02/2022 to 01/2023**

Worked as crypto subject matter expert for Coinbase Institutional Clients and Payoneer Inc., spearheading reviews of Investigations, CDD/EDD, and second-tier risk assessments conducted by analysts by leveraging strong research skills to review information from multiple sources such as internal databases, client documentation, third-party vendors, and the internet.

- Own and manage the end-to-end customer profile/transaction review process, including conducting second-level reviews of customer background checks, identifying suspicious/high-risk activities, and reporting risks to management as needed.
- Responsible for writing first-level SAR (highlighting red flags where necessary) and reporting via mitigation strategies for review by the team lead in alignment with policies and procedures.
- Communicated with clients to obtain the required documentation for mitigating risk assessments and maintain updated client files on identified transactions for account holders and their related parties and the CDD database.
- Train and mentor analysts to ensure the accuracy, completeness, and validity of all information in customer risk profiles, as well as the compliance of all information with risk and regulatory requirements.

**AML/EDD Investigations & QC Analyst (Contract) | Morgan Stanley, New York****09/2021 to 03/2022**

Served in a multi-faceted AML-EDD compliance role involving extensive research and analysis, investigations, and reviews/due diligence of the bank's KYC/AML policies, procedures, and controls and delivery of AML advisory to various business units.

- Developed, reviewed, and updated the bank's AML/sanctions-related policies and procedures while planning and executing periodic and ad hoc KYC due diligence projects on new and existing customers.
- Managed assigned aspects of AML due diligence/customer profile reviews, including information requests, review and verification of client documentation, risk assessments, and presentation of comprehensive risk-based analysis to the appropriate business unit.
- Conducted transaction investigations of high-risk profile clients, reviewing their financial transactions to identify any suspicious activity, including all related parties, by conducting research using their AML check systems and other public records, financial databases, and new articles to gather information about individuals or organizations.
- Reviewed KYC records against CBC due diligence policies/standards to ensure the completeness and accuracy of files and risk assessments while processing all opening and closing client accounts on the Related Parties and CDD database.
- Utilised strong research and analytical skills to conduct thorough investigations of suspicious/high-risk clients (including Politically Exposed Persons) and suspicious client transactions while providing regular reporting to the KYC/AML Compliance Officer.
- Conducted PEP profiling, negative news search, and enhanced due diligence for up to 15 to 20 related parties simultaneously.
- Established and maintained strong relationships with clients to obtain the required documentation for KYC assessments and maintain updated client files on the bank's KYC/Related Parties and CDD database.

**AML Compliance Analyst (Contract) | Fidelity Bank, Durham, NC****11/2020 to 07/2021**

Provided research and analytical support for BSA/AML compliance activities, including documentary and non-documentary methods to verify customer identity while ensuring adherence to regulatory and risk requirements across all payment processing.

- Met the customer identification program (CIP) requirement by researching, analyzing, and evaluating non-documentary evidence and advised business units on appropriate measures to restrict customers' ability to use, liquidate, or close accounts.
- Guided and advised team members on BSA/AML requirements and recent regulatory changes to ensure compliance with regulatory and operational standards and minimize risk exposure.
- Collaborated closely with management to conduct comprehensive reviews of transaction/payment processing activities to identify potential areas of compliance vulnerability and implement appropriate corrective measures.

**KYC/AML Consultant (Contract) | Bank of America, Houston, TX****12/2019 to 09/2020**

Delivered operational support to internal teams of KYC/AML projects and workstreams, including KYC due diligence and analysis, investigations, documentation review, and escalations management for EBT pandemic prepaid cards.

- Analysed data from diverse sources (including financial statements, KYC records, external data, and publicly available information) to generate insights on client transactions and identify suspicious patterns or anomalies across various businesses.
- Performed detailed investigations of automatic alerts from the case management tool and manual alerts from client onboarding and transaction monitoring referrals (including government sources).
- Reviewed and compiled supporting documents to file first-level AML-related suspicious activity reports (SARs), reviewed Tier 2 escalations from other analysts to ensure relevance to AML and sent referrals to different departments for non-AML escalations.
- Conducted reviews of operational policies and procedures to identify opportunities for improvement and provide recommendations on policy/process improvement with an emphasis on automation and efficiency.

**Case Manager (Contract) | Hoke County, Raeford****06/2018-05/2020**

Executed KYC compliance onboarding and due diligence activities in close collaboration with KYC owners, makers, and compliance stakeholders to ensure the accuracy and quality of KYC records and minimal risk exposure to the enterprise.

- Collaborate cross-functionally with internal and external stakeholders to complete KYC due diligence (including CDD and EDD activities) and identify and report suspicious activity/discrepancies to Senior Case Managers and Section Managers.
- Devised and implemented an action plan to update expiring KYC records and ensure the accuracy of all KYC-related documentation, harmonizing and executing necessary changes while completing KYC renewals.

**Compliance & Research Director | Project Capital Plus, Lagos, Nigeria****10/2011-10/2017**

Played a key leadership role involving strategic planning and execution of research projects that generated critical insights to inform clients' investment, business development, and marketing activities across sub-Saharan Africa and global markets.

- Managed the end-to-end project lifecycle for large research project portfolios with budgets of up to \$500K. Responsible for developing and presenting actionable insights to teams focusing on countries such as Ghana, Nigeria, Kenya, and Ethiopia.
- Worked closely with senior management across Africa and Europe to define and establish audience requirements for research project portfolios and appropriate research and survey methodologies in line with specific project needs.
- Generated marketplace, brand, cultural, and macro/micro consumer insights that informed new product development, go-to-market strategy, and marketing framework development for 100+ clients, resulting in 25% growth in client portfolio adoption.
- Supervised research and fieldwork teams in gathering market/consumer insights through syndicated, primary, and other sources while ensuring timely delivery of high-quality insights and trend reports to inform clients' strategic planning processes.
- Directed the team to ensure that clients' product claims aligned with in-country regulatory standards, including conducting due diligence on product claims and securing signoffs from relevant regulatory and marketing authorities.

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**ADDITIONAL EXPERIENCE****Consumer Insights Manager - Africa** • PZ Cussons PLC, Lagos, Nigeria**Research Manager** • MarkMonitor Nigeria Ltd., Lagos, Nigeria**Senior Research Executive** • Research International, Lagos, Nigeria**Office Manager** • Middle Passage Trading Co. Ltd., Lagos, Nigeria

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**EDUCATION****Master of Entrepreneurship in Innovation Leadership & Entrepreneurship** • Western Carolina University, Cullowhee, NC**Master of Business Administration (MBA) in Marketing Strategy** • Cyprus Institute of Marketing, Nicosia, Cyprus**Bachelor of Science (BS) in Mass Communications** • University of Lagos, Lagos, Nigeria

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**TRAINING AND CERTIFICATIONS****Certified Anti-Money-Laundering Specialist (CAMS)** - April 2023 • Association of Certified Anti-Money-Laundering Specialists**Scrum Master Certified (SMC)**- Dec 2022 • International Scrum Institute**Certificate in Entrepreneurship** • Daystar Business Academy**Certificate in Advanced Research Methods & Data Analysis**• AfriHero**Data Storytelling Workshop** • ESOMAR Summer Academy**SKILLS****Microsoft Suite** • PPT, Excel, Word**Data Visualization** • Power BI, SPSS, Quantitative and Qualitative Research Methodology  
Excellent Writing and Analytical Skills**Language Skills** • English[Native Speaker], French[Basic]