

Efe Agbonaye

AML Analyst

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Professional Summary:

Detail-oriented **AML Analyst** with **7+ years** of experience in anti-money laundering compliance, transaction monitoring, and financial crime investigations across banking and financial services sectors. Skilled in **KYC, EDD, SAR drafting, sanctions screening, and fraud detection** in alignment with **BSA/AML, USA PATRIOT Act, OFAC, and FATF guidelines**. Adept at identifying suspicious activity, mitigating risk, and collaborating with compliance teams to ensure regulatory adherence.

Certifications:

- Google IT Support Professional Certificate Coursera / Google
- Microsoft certified data analyst

Core Competencies:

- AML & Financial Crime Compliance (BSA/AML, USA PATRIOT Act, OFAC, FATF)
- KYC, CDD & Enhanced Due Diligence (EDD)
- Transaction Monitoring & Case Investigation
- Sanctions, PEP & Adverse Media Screening
- Fraud Detection & Risk Assessment
- SAR Preparation & Regulatory Reporting
- AML Systems: Actimize, Mantas, NICE, Fircosoft, World-Check
- Data Analysis & Documentation
- Cross-functional Collaboration & Stakeholder Communication

Professional Experience:

Citi Group| May 2024- Present

AML Analyst

- Conduct daily transaction monitoring and investigate alerts for potential money laundering, terrorist financing, and fraud activities.
- Perform KYC/CDD/EDD reviews for high-risk clients, ensuring compliance with internal policies and regulatory standards.
- Screen customers against sanctions lists (OFAC, UN, EU) and politically exposed persons (PEP) databases.
- Analyze adverse media reports to identify potential reputational risks.
- Draft and file Suspicious Activity Reports (SARs) within regulatory timelines.
- Collaborate with law enforcement and compliance officers on escalated investigations.
- Maintain up-to-date knowledge of AML trends, typologies, and regulatory changes.

PNC Bank| Atlanta, GA | May 2022- Apr 2024

AML KYC Business Analyst

- Analyzed financial transactions—including deposits, securities trades, and loans—to detect suspicious activities and escalated high-risk cases.
- Drafted and submitted SARs in accordance with BSA/AML timelines and standards.
- Led Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) efforts, identifying red flags through comprehensive background checks.
- Conducted QC checks on escalated cases to ensure proper documentation and compliance adherence.
- Monitored regulatory updates and adjusted internal processes to maintain compliance.
- Collaborated with fraud, compliance, and law enforcement teams on complex investigations.
- Supported internal audits by identifying and remediating compliance gaps.

Walmart Corporate Money Center | Bentonville, AR | Oct 2017-Apr 2022

Transaction Review Specialist

- Monitored and investigated transaction alerts for potential fraud, escalating cases per policy.
- Performed QC reviews to ensure transaction accuracy and regulatory compliance.
- Worked with fraud prevention, compliance, and operations teams to refine monitoring processes and develop enhanced detection rules.
- Reviewed customer accounts for AML compliance and collaborated on mitigation strategies.

Educations:

- **Associate in information technology**| Southern New Hampshire University |Manchester, NH |USA