

Posting Date: December 27, 2018
Position: BSA/AML Analyst
Reports to: BSA/AML Officer
Location: Lubbock, TX



Summary of Primary Duties/Responsibilities:

This position assists in the implementation and administration of all aspects of the Bank Secrecy Act compliance program and assists with various assignments supporting the Compliance Program of the bank, under the guidance of the AVP, BSA/AML Officer.

Includes:

This position performs various quality control reviews and monitoring pertaining to the Bank Secrecy Act, USA Patriot Act, Anti-Money Laundering Program, OFAC, and Customer Identification Program compliance using industry standard and regulatory guidance to ensure the Bank's compliance efforts are maintained daily. Advises the AVP, BSA/AML Officer or COO of emerging compliance issues and assists the Bank in the establishment of controls to mitigate risks. Assists the AVP, BSA/AML Officer in ensuring department activities run smoothly and efficiently. The position of BSA Analyst is required to be fully knowledgeable and skilled in all areas of the BSA department.

This position works under the guidance of the BSA/AML Officer

ESSENTIAL DUTIES AND RESPONSIBILITIES:

The duties and responsibilities include, but are not limited to full oversight of the following:

- Maintain current knowledge of all federal and state laws and regulations, along with the Bank's policies and procedures.
- Performs daily review, monitoring, and analysis of various reports, logs, and transaction data to identify trends, unusual activity, and monitor large currency activity; determines if transactions are suspicious in nature, such as kiting, significant changes in balances, cash structuring in deposits, loans payments, and certificate of deposit purchases, wire or ACH transfers, monetary instrument sales, new account openings, etc.
- Ensure proper implementation and adherence to the bank's BSA Program including but not limited to CIP, CDD/BO, OFAC, and recordkeeping and retention requirements.
- Ensure BSA files remain current, accurate, and well-documented.
- Assists in the compliance with 314(a) and 314(b) (PATRIOT Act) responsibilities.
- Assist with the review of BSA compliance as needed.
- Assist with gathering information for the Money Laundering Risk (MLR) reporting process.
- Participate in ongoing training to maintain current knowledge of BSA and related AML and OFAC regulatory requirements.
- Assists in the monitoring of account activity for suspicious patterns and activity, conducts suspicious activity report investigations, high risk customer/account reviews, and recommends when to file Suspicious Activity Reports (SARs). May assist in the filing of the SARs when necessary.

- Assists in the preparation and submission of all Currency Transaction Reports (CTRs) within required timeframes.
- Performs customer and transaction analytics to identify trends and possible suspicious activity.
- Assists in the administration of the automated BSA/AML/Fraud system, researches and resolved alerts and conducts investigations within the system.
- Perform other duties and responsibilities as assigned.

QUALIFICATIONS:

- College degree and/or five (5) or more years of BSA/AML experience.
 - Extensive knowledge of Enhanced Due Diligence (EDD) matters, OFAC regulations, USA PATRIOT Act and the Bank Secrecy Act and able to maintain the utmost confidentiality in BSA/AML matters.
 - Must understand the legislative and regulatory process and maintain a proficient knowledge of specific regulations through self-development and formal training. Must like to read.
 - Must have strong organizational and planning skills with the ability to recover from and adjust to change.
 - Must have the ability to maintain an independence or autonomy similar to that of an auditor.
 - Must possess verbal/written communication skills able to communicate tactfully with all levels of bank personnel.
 - Ability to multitask issues and projects while maintaining composure when working under pressure or stress.
 - Proficient knowledge of Microsoft Office products with ability to operate a computer terminal.
 - Must represent the Bank with a high level of integrity while supporting management decisions and goals in a professional manner.
 - Must have excellent research skills with the ability to design and conduct a systematic, objective, and critical investigation. Must be a strong problem solver.
 - Must be self-motivated with a proven ability to reach goals or performance tasks with little direction.
 - Prior experience with BAM+ is preferred.
 - Positive attitude and great work ethic
 - Critical thinking skills
 - Ability to speak and hear
 - Clarity of corrected vision at 20 inches or less for normal duties
 - Clarity of corrected vision at 20 inches or more for security purposes
 - No visible tattoos or body piercings except conservative ear piercings
 - Reliable transportation
 - Must meet minimum credit standards and pass a criminal background check
- Only applicants that have consented to a background and credit check will be considered

Contact any Vista Bank location for an application.

Completed applications can be delivered in person to 1508 Texas Avenue, Lubbock, Texas or by fax to (806) 687-4742, Attn: HR, Re: Chief Operations Officer.

Please direct inquiries to our HR Department at hr@vistabank.com.

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