



## Job Posting

<b>POSITION TITLE</b>	BSA / AML Analyst
<b>DEPARTMENT / LOCATION</b>	Round Rock – Palm Valley Blvd.
<b>SALARY</b>	Commensurate with Experience
<b>FLSA STATUS</b>	Non-Exempt
<b>POSTING DATE</b>	08/14/2023

R Bank's foundation is our community, our customers, our employees, our shareholders and our bankers. We are a locally owned and operated business with a value proposition of developing a high touch relationship with our customers while providing high tech solutions to their financial needs. The technology that we employ allows us to provide a state of the art banking experience in a relaxed environment.

### GENERAL DESCRIPTION/PURPOSE:

Responsibilities of the BSA Analyst include, but are not limited to, assisting in the implementation and administration of the banks BSA / AML program, performs various quality control reviews and monitoring pertaining to the Bank Secrecy Act, USA Patriot Act, Anti-Money Laundering (AML), OFAC, and Customer Identification Program, as well as assisting with various assignments supporting the compliance program of the bank under the guidance of the Compliance Officer and BSA Officer.

### COMPANY GENERAL POLICY & PROCEDURE:

The requirements listed below are representative of the knowledge, skill, and/or ability required. To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The competence of the employee in performing his or her job duties will be demonstrated, maintained and improved on an ongoing basis.

The statements contained in this position description reflect the general duties considered necessary to describe the principal functions of the job as identified, and shall not be considered a detailed description of all the work requirements that may be inherent in the position.

### DUTIES AND RESPONSIBILITIES:

- Transaction Monitoring & Investigations
  - Review and investigate potential occurrences of suspicious activity via several avenues including automated monitoring alerts in the AML transaction monitoring system, suspicious activity referrals received internally or from a bank partner or

customer, regulatory inquiries or subpoenas received, or as a result of 314(a) or (b) inquiries.

- Understand the risks and AML typologies that are presented to the Bank in its offering of products and services, including retail customers, MSBs/TPPs, MPLs, and Crypto platforms.
- Determine the appropriate course of action for adjudication, including but not limited to, closing the alert, creating a case for further investigation, flagging the customer for EDD Review, and/or, filing a Suspicious Activity Report with FinCEN.
- Review due diligence and conduct adverse media research on individuals and entities in order to draft comprehensive dispositions, summaries, escalations, and SARs, as applicable.
- Document, log, and effectively communicate results of alerts, cases, and ad-hoc investigations to Management.
- Maintain all records, research, and findings for proper record retention and retrieval.
- Complete all tasks necessary to facilitate the required 314(a) searches on a bi-weekly basis, including retrieval of the files from SISS, loading of the files accordingly into the appropriate internal systems, and reviewing, dispositioning, or escalating, as necessary, any potential results. Report accordingly to FinCEN.
- OFAC & Sanctions Investigations
  - Review and assess potential sanctions hits for customers and in transactions, utilizing internal procedures and industry standard best practices for disposition of false positives and escalation of potential matches.
  - Communicate effectively with corresponding financial institutions and customers for requests for information in order to disposition potential sanctions matches.
  - Provide day-to-day support and oversight to the business on OFAC/sanctions issues.
  - Escalate potential sanctions issues and/or positive matches to senior BSA/AML Management.
  - Stay abreast of the evolving sanctions landscape and how it could impact the Bank's offerings and business model.
- Suspicious Activity Reporting
  - Report occurrences of suspicious activity investigated to FinCEN in accordance with regulatory requirements and industry standard best practices.
  - Provide thorough analysis of investigation results in the SAR, indicating the 5 Ws of the activity and method of operation.
  - Stay abreast on SAR filing updates and FinCEN requirements and best practices for SAR completion.
  - Escalate significant SARs to the Complex Investigations Unit.
  - Maintain appropriate records and supporting documentation.
- Maintain knowledge of the rules and regulations, including but not limited to, BSA / AML, OFAC, and USA Patriot Act.
- Other duties and special projects as assigned.

**REQUIRED KNOWLEDGE, SKILLS, & ABILITIES:**

- At least 2 years' experience in a financial institution, with at least 2 years of bank regulatory, BSA, AML, Fraud Monitoring, and Investigations experience.
- Experience on various AML and sanction regulations, risks, and typologies.
- Experience with transaction monitoring and OFAC filtering vendors or platforms.
- Strong organizational skills.
- Strong ability to multitask.
- Strong record keeping skills.
- Strong personal and community leadership experience.
- Excellent written, verbal, and analytical skills.
- Flexible and adaptable; able to work under pressure and handle sensitive information in a confidential manner.
- Ability to operate a computer and other standard office machinery.
- Strong working knowledge of Microsoft Excel and Microsoft Word.
- Ability to pass background investigation and drug screen to the satisfaction of R Bank

**PHYSICAL DEMANDS:**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to talk and or hear. The employee frequently is required to sit. The employee is occasionally required to stand; walk; use hands to handle; reach with hands and arms; climb or balance; stoop, kneel, or crouch. The employee must frequently lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, depth perception, and ability to adjust focus.

**BENEFITS PACKAGE:**

R Bank is committed to the success of our employees. We offer an attractive benefits package including Medical, Dental, Vision, Life, Disability, 401k, EAP, and R Best Foot Forward Program. You can learn more about R Bank and our services at [www.r.bank](http://www.r.bank).

**APPLY:**

If you meet all of the minimum qualifications for this position and would like to apply, please upload your updated resume via [www.r.bank](http://www.r.bank).

**R Bank is subject to Executive Order 11246 and to the Vietnam Era Veterans' Readjustment Assistance Act of 1974 (VEVRAA). It is the policy of R Bank to provide equal employment opportunity to all qualified applicants for employment without regard to race, color, religion, national origin, sex, age, veteran status or disability.**