

Operations Financial Crime – Senior Officer

Reporting Line: Operations Financial Crime – Team
Leader
Role Level: 6
Location: City Place

About Us

We are Oxbury: The only UK bank dedicated to British agriculture. Founded by farmers, bankers, and technologists, we have combined the worlds of financial services, technology, and agriculture to provide bespoke financial products to support the rural economy.

Our mission is to create and grow a sustainable, customer-focused, and innovative bank that supports and champions the financial health of the rural economy.

About the Role

The Operations Financial Crime, Senior Officer will play a critical role in maintaining the integrity of the Bank's operations.

Detecting and preventing financial crime within Oxbury is critical. The Senior Officer will be responsible for recording, monitoring and reporting all activities associated with Financial Crime.

This role involves reviewing Transaction Monitoring alerts, investigating suspicious activity, understanding Source of Funds. Undertaking fraud investigations, reviewing High Risk flags and Indicators to include PEPs and Sanctions and rationalising decisions.

Role Responsibilities

- **Transaction Monitoring Activity / Payment Screening:**
Reviewing automated transaction alerts and identifying suspicious activity in customer accounts.
- **Screening**
Identifying and assessing individuals who are considered Politically Exposed Persons (PEPs) and their related entities. Screening for sanctions and adverse media
- **Reporting:**
Maintain accurate records of all investigations and findings including detailed rationales for decisioning
- **Investigations:**
Conducting thorough investigations into fraudulent applications, flagged transactions and accounts, ensuring concerns are addressed, rationalised and reported appropriately.

- **Compliance:**
Ensuring adherence to anti-money laundering (AML) and financial crime regulations and policies.
- **Enhanced Due Diligence (EDD):**
Providing assessments on high-risk clients and conducting Annual Reviews
- **SLAs and Process**

Ensure workflows are managed in accordance with defined procedures and meet standards for both quality and service level agreements.
- **Discretion and Confidentiality:** Handling sensitive information with discretion and maintaining confidentiality.
- **Adaptability:**
A flexible approach providing cover and assistance around the business as required. Contributing to the development of a diverse and inclusive culture

Minimum Skills / Experience

Required Skills / Experience

- 3+ Years Experience in a Financial Crime role (preferably within Financial Services)
- Experience in Transaction Monitoring, Screening and Fraud investigation
- In depth knowledge of CIFAS rules and procedures in the context of fraud investigations
- Strong Analytical skills, identify red flags and make informed decisions
- Sharp Attention to detail for accurate screening and risk assessment
- Reliable, honest and can contribute to create a thriving culture.
- Knowledge of regulatory policies within the financial services sector.
- Technical skills, able to use a variety of systems.
- Able to work in a fast-paced environment where change is embraced.

Interested in joining Oxbury?

Interested candidates should submit their CV and a brief covering letter outlining their experience in agriculture, any previous work experience and why they believe they are suitable for the role. To apply please click [here](#).

