



Job Title: AML Enhanced Due Diligence (EDD) Analyst
Department: Compliance
Location: Pittsburgh, PA

Summary of the Position:

The AML EDD Analyst will be a member of the AML Compliance Team and will report directly to TriState Capital's Senior AML Program Governance Unit Lead. The AML EDD Analyst will be responsible for playing a key role within the AML team in performing initial and/or periodic enhanced due diligence reviews of the bank's customers that are deemed higher risk for money laundering and/or terrorist financing. The individual will also be responsible for assisting with maintaining other aspects of the Bank's Know Your Customer (KYC) Program.

Primary Functions of the Position:

- Conducts EDD reviews of High Risk Customers (HRCs).
- Assists with the overall management of the HRC portfolio.
- Understands customer risks associated with money laundering, terrorist financing, financial crimes or other legal and reputational risks.
- Analyzes HRC transaction activity and determines whether actual activity is commensurate with expected activity, the line of business/industry, customer geography and other demographics.
- Conducts negative news searches on the customer, related entities and beneficial owners.
- Ensures all KYC information is complete and updated.
- Coordinates with businesses and operations to update records and refresh KYC information, as needed.
- Escalates all high risk situations to management (e.g., patterns, trends or inconsistencies within customer records or transactional activity).
- Compiles documented narrative reports summarizing the reviews which includes analysis of transactions and other information obtained through multiple sources.
- Ensures EDD files, process and documentation complies with all internal policies and procedures.
- Assists the business with EDD at onboarding.
- Assists in managing the Customer Risk Rating (CRR) process.
- Assists with routine reporting, policy and procedural requirements.
- Assists with other KYC processes (KYC includes: Customer Identification Program (CIP), beneficial ownership, Customer Due Diligence (CDD), and Enhanced Due Diligence (EDD)).
- Interacts with operations, businesses, AML Investigations and other second-line of defense functions.

Education and Experience Requirements:

- Bachelor's Degree in Finance, Accounting, Law Enforcement, Social Sciences, or related field
- 3+ years of experience in AML Compliance
- Strong knowledge of BSA/AML/USA Patriot Act/OFAC/CIP regulatory requirements for financial institutions
- Experience EDD/HRC reviews and Know Your Customer (KYC) requirements
- Familiarity with higher risk business types such as Third Party Payment Processors and complex legal structures
- Strong subject matter knowledge of BSA/AML/OFAC and FinCEN regulatory requirements
- Prior private bank, treasury management, commercial bank, loan or deposit operations experience preferred
- CAMS certification preferred

Essential Skills and Abilities:

- Computer literate; moderate proficiency in Microsoft Office suite and Outlook
- Internet navigation skills including proficiency with internet search engines
- Strong working knowledge of a bank operating environment and applicable systems preferred
- Knowledge of FiServ FCRM, WireExchange, CWS and/or Signature Desktop a plus
- Ability to understand and analyze high risk factors and transaction trends within customer accounts
- Excellent research skills including experience with online research tools
- Ability to manage multiple on-going matters simultaneously and meet strict deadlines
- Sound analytical, problem solving, and organizational skills
- Detail oriented with strong analytical, oral and written communication skills



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