



**SOUTHWEST
NATIONAL BANK**

BSA/AML/OFAC Officer Wichita, KS

Job Description

The BSA Officer acts as primary manager of the Bank's BSA/AML/OFAC program. The BSA Officer is responsible for the development, implementation, administering, and oversight all aspects of the Bank Secrecy Act (BSA) Compliance Program. The Officer manages a team of analysts and investigators in performing AML reviews and BSA reporting requirements. This position will collaborate across lines of business, interact with senior management and present before the Board and management committees. The BSA Officer is required to be fully knowledgeable and skilled in all areas of BSA/AML Compliance and be able to independently recognize, develop, and implement effective compliance solutions for the program.

Duties and Responsibilities:

- Develop and oversee control systems to manage all aspects of the Bank-wide Bank Secrecy Act (BSA), Anti-Money Laundering (AML), Office of Foreign Assets Control (OFAC) programs from a Leadership and Strategic perspective. Prepare and implement corporate BSA, AML, and OFAC policies. Evaluate and revise control systems and procedures as risks emerge.
- Provides Leadership and Direction to proactively and consistently instill an enterprise-wide Culture of Compliance with all BSA, AML, and OFAC obligations. Serves as the Bank's subject matter expert on the BSA, USA PATRIOT Act, and OFAC sanctions, as well as related regulatory guidance and industry best practices.
- Performs and directs ongoing BSA, AML, and OFAC risk assessments; identifies acceptable level of compliance risk and corresponding controls; identifies and provides solutions to address gaps in controls, mitigate risks, and enhance training.
- Monitors and tracks BSA, AML, and OFAC related laws and regulations that may affect corporate projects, strategic plans, policies and procedures and develops and coordinates implementation plans with affected areas.
- Advises the Board of Directors and Senior Management of emerging BSA, AML, and OFAC compliance issues as necessary. Prepares and delivers to executive management and board/committees of Board periodic reports related to BSA, AML, and OFAC compliance. Support identification, compilation and reporting of Key Risk Indicators and Performance.
- Serves as the primary point of contact responsible to manage and administer state and federal BSA, AML, and OFAC examinations and independent reviews; develops responses thereto; ensures compliance deficiencies are addressed and corrective actions are effective and validated.
- Manages all technical requirements of the BSA, AML, and OFAC regulations including but not limited to timely identification and reporting of Currency Transaction Reports (CTRs) and Suspicious Activity Reports (SARs) to regulatory agencies, managing exempt and non-exempt person filings for CTR purposes, overseeing the collection and retention of customer information to comply with the customer identification and customer due diligence programs and initial and ongoing enhanced due diligence of higher risk customers, and utilizing and

responding to 314a and 314b requests. Works with line of business units to investigate transactions that are suspicious in nature and represent potential loss to the organization.

- Establish and maintain an effective Customer Due Diligence and Enhanced Due Diligence risk rating and monitoring program to include initial and ongoing assessments, and review and analysis of unusual/suspicious account activity
- Establish and maintain appropriate SAR investigation, review and reporting processes that promote consistent decisions; adequate investigation and research; and complete and detailed documentation
- Exercises authority of a manager concerning, staff requirements, performance appraisals, salary recommendations, promotions, terminations and other administrative matters as they relate to the BSA/AML staff. Accomplishes staff results by communicating job expectations; planning, monitoring, and appraising job results; coaching, counseling, developing personal growth opportunities and disciplining employees; developing, coordinating, and enforcing systems, policies, procedures, and productivity standards.

Experience and Education:

- Minimum 5 years in banking and at least 2 years in BSA, AML and OFAC. Experience in teller, new accounts and back office operations and processes preferred. Thorough knowledge of electronic banking products and cash management systems. Knowledge of deposit regulations and compliance.
- A two-year college degree or completion of a specialized course of study at a business or trade school. Certifications in BSA/AML a plus.

Skills and Knowledge:

- Extensive knowledge of Bank Secrecy Act/Anti-Money Laundering/USA PATRIOT Act, OFAC regulations. General working knowledge and understanding of bank deposit operations, lending activities, and other related consumer banking and compliance functions.
- Strong interpersonal, communication (written and verbal), and organizational skills with the ability to work independently without significant supervision and collaboratively within a team environment;
- Ability to interact effectively with all levels of management, legal counsel, law enforcement, regulators and examiners while maintaining strict confidentiality;
- Ability to work in a fast paced environment, manage multiple concurrent projects, positively adapt to changes, interpret and apply regulatory concepts to the tasks performed, and maintain high performance standards;
- Strong decision making, analytical and investigative abilities with attention to detail and accuracy;
- Proficient in Microsoft Office Suite (Word, Excel, PowerPoint).

Please send resumes to: careers@southwestnb.com

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