

# TOBI OLADINNI

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## Professional Summary

Financial Crime and Compliance Analyst with experience across KYC, CDD, EDD, transaction monitoring, sanctions screening, and STR analysis. Demonstrated capability in high-risk customer assessment, ownership structures, and transaction review aligned to FCA and JMLSG expectations. ICA AML certified with strong investigative writing, risk assessment, and audit readiness skills.

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## CORE SKILLS

- KYC Review
- CDD and EDD
- Financial Crime Onboarding
- Transaction Monitoring
- Sanctions and PEP Screening
- SAR/STR Preparation
- Regulatory Compliance Interpretation
- Beneficial Ownership Verification
- Customer Risk Assessment
- Risk Management and Escalation
- Financial Crime Alert Processing
- Quality Assurance
- Internal Controls
- Stakeholder Management

## PROFESSIONAL EXPERIENCE

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### KYC/AML Analyst (Contract) | RiTem Recruitment Ltd, UK

Jan 2025 – Present

- Managed and updated over 250 client KYC records, increasing documentation accuracy by 23% within three months and strengthening the quality of onboarding data feeding into system performance.
- Applied AML regulations during onboarding by completing detailed CDD and EDD checks that improved early risk detection and supported a consistent, compliant end-to-end customer journey.
- Delivered full-spectrum KYC reviews, including identity verification, beneficial ownership analysis and transaction assessment, reducing onboarding errors by 25% in the first quarter and enhancing overall onboarding system outputs.
- Performed sanctions and PEP screening using OFSI, OFAC, UN and EU lists and escalated all potential matches for manual review with same day turnaround, supporting Financial Crime Unit oversight and system accuracy.
- Alert review using AML tools to identify high risk behaviors and escalate suspicious activity, contributing to early detection of anomalies that inform system performance monitoring.
- Produced AML compliance summaries and MI for senior compliance stakeholders to support risk-based decisions and audit readiness.

### Financial Crime Officer | HM Revenue & Customs (HMRC), UK

Nov 2023 –

Present

- Conducted data analysis to identify process inefficiencies, reducing compliance errors by 18% within six months while managing sensitive identity and tax records in line with GDPR.
- Conducted financial crime investigations by identifying transaction anomalies and preparing structured case summaries that improved investigation turnaround times.
- Assessed transactional and behavioural anomalies against policy thresholds to determine escalation.

- Developed structured suspicion rationales aligned to financial crime risk indicators.
- Applied AML and risk-based methodologies to assess case accuracy and strengthen control testing, improving review quality across the team.
- Implemented policy updates and monitored control performance, closing 90% of identified regulatory gaps within the first audit cycle.

#### **AML Specialist | Deep Foundation Ltd., UK**

**Sep 2022 – Apr 2023**

Responsible for AML oversight within the finance function.

- Conducted full CDD reviews for high-risk clients, completing ID verification, beneficial ownership checks and sanctions screening, improving onboarding accuracy across quarterly review cycles.
- Applied AML regulatory requirements to strengthen onboarding governance, reducing compliance breaches by 15% within three months.
- Automated compliance documentation processes, improving accuracy and reducing processing time by 25% within the first two months.
- Investigated unusual activity and escalated 92% of suspicious cases within SLAs, strengthening STR readiness and improving early detection of potential financial crime.

#### **AML Executive | Checkoff Credit Finances**

**Jan 2021 – Sep 2021**

- Analyzed unusual transaction patterns in a personal account and drafted the supporting SAR summary, improving case clarity for compliance review.
- Flagged potential sanctions match on a corporate director and escalated it for manual review within the same day, preventing a potential onboarding breach.
- Strengthened AML compliance by applying detailed CDD processes and full KYC reviews, increasing due diligence accuracy by 15% across quarterly assessments.
- Developed high risk KYC case files using regulatory frameworks to identify emerging financial crime patterns and support informed decision making.
- Identified inconsistent beneficial ownership during KYB checks and requested EDD documents, improving accuracy of ownership verification within the review cycle.

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### **CERTIFICATIONS AND TRAINING**

- ICA Certificate Anti-Money Laundering (AML)
- Global Certified KYC Specialist (Go ASK)
- UK Compliance Boot Camp (KYC, AML, Sanctions, GDPR, Data Protection), RKY Careers Ltd,
- Basel Institute: Operational Analysis of STRs

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### **EDUCATION**

- MA Strategic People Management and Organization Strategy | University of Wolverhampton, UK | 2022
- BSc Sociology/Criminology | University of Ibadan. | 2019

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### **INTERESTS**

Networking | Regulatory Updates | Data Analysis | Financial Crime Research | Compliance | Financial crime typology analysis