

Job Description

Functional Title	TBML Analyst	Grade	OG-II to OG-I
Division	Compliance	Function	Compliance
Location	Head Office	Job Type	Permanent
Reporting (Direct)	Unit Head Regulatory Affairs	Reporting (Dotted)	-

Position Summary:

A TBML (Trade-Based Money Laundering) Analyst investigates suspicious trade activities, analyzing transactions for red flags like price/quantity mismatches or fake shipments to prevent financial crime, collaborating with compliance/trade teams, managing monitoring systems, documenting findings, and ensuring adherence to AML/CFT regulations by reviewing documents, filing STRs, and improving controls.

Key Responsibilities:

- Transaction Monitoring & Investigation: Review trade finance transactions (LCs, collections, guarantees, open account trade) to identify TBML indicators, including price, quantity, and commodity mismatches.
- Document Review: Analyze trade documents such as invoices, bills of lading, packing lists, and shipping records to detect inconsistencies, falsification, or unusual trade patterns.
- Risk Assessment & Escalation: Assess customer and transaction risk, escalate high-risk cases, and recommend enhanced due diligence or controls where required.
- Regulatory Reporting: Prepare and file Suspicious Transaction/Activity Reports (STRs/SARs) in accordance with AML/CFT regulations and internal policies.
- Systems & Controls: Support the operation and enhancement of TBML monitoring tools, scenarios, and risk indicators to improve detection effectiveness.
- Collaboration: Work closely with Trade Finance, Relationship Management, AML, and Compliance teams to investigate cases and strengthen preventive controls.
- Documentation & Governance: Maintain clear investigation records and audit trails to support regulatory reviews and internal audits.
- Regulatory Compliance: Ensure adherence to local and international AML/CFT requirements, including FATF guidance and trade-based money laundering typologies.



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Job Description

Position Specification(s):

Minimum Qualification	Minimum Bachelors preferably Master
Experience	5-7 years in relevant Experience
Competencies Required:	Proficient with Microsoft Office,

Employee Name & Signature

Date:

Dept. / Div. Head (Sign & Stamp)

Date:

