



Job Description

Post Title: CDD/KYC SME

Role Level: Manager/Senior Manager (depending on experience on candidate)

Aim

This is a key role in the business where your skill and expertise in the area of AML regulations and CDD / KYC will be required to facilitate and drive the efficiency of our business interactions with the Centre of Excellence (CoE) and our clients/administrators as part of our Client Take on Team (CTOT).

Using your local (Guernsey and/or Jersey) regulatory knowledge and based on the requirements set out under the PwC CI AML, CFT, CPF and Sanctions policies and procedures; as well as feedback from leadership, Compliance and client engagement teams, you will support our client take-on team in the application of the firm's requirements for client acceptance. In doing so, you will support the KYC Centre of Excellence (CoE) to build and maintain key operational procedures to ensure ongoing adherence to regulations and policies. You will act as CDD / KYC Subject Matter Expert (SME) for PwC CI; ensuring the CoE is onboarding clients in line with the framework provided by the policy and procedures.

As an SME for the firm, your role will drive accuracy and consistency, optimising the onboarding process and ensuring that the firm's interactions with clients on the subject of KYC/AML are conducted to the highest standards of quality and care.

Responsibilities

- Involvement in discussions between engagement teams and clients/administrators during the client onboarding process to:
 - Understand the client structure
 - Establish CDD requirements and agree on acceptable documentation to be provided
 - Assess our ability to leverage held and known information if already part of an existing client group relationship
- To communicate with the engagement teams to keep them updated with the status of the escalations where necessary and proactively solving problems, liaising with stakeholders to address their queries and provide further information to assist in closing the case.
- To be the primary contact point for engagement teams, the CoE and CTOT on CDD/KYC and all AML related queries in respect of the firm's client acceptance and onboarding policies and procedures.
- Liaising directly with clients throughout the KYC process to obtain necessary documentation, where relevant, to satisfy the firm's CDD/KYC AML requirements and to pass this information to the CoE for processing.
- Review Adverse Media, PEP and Sanctions escalations generated by the CoE/CTOT for accuracy and validity; and recommend:
 - re-work by the CoE, if needed;
 - the impact on the client's financial crime risk rating in line with policy which may require input from client engagement teams; and/or
 - where appropriate, further escalation to the AML SME Team (MLCO/MLRO); line of service risk management; the Chief Risk Officer; and/or the Territory Senior Partner and provide a recommendation to either escalate further or return for re-work.
- To provide a transparent and holistic approach to our client risk assessment, you will ensure that escalations are:

- appropriately documented; and
 - escalated further with the appropriate context and information, outlining the nature of the assessment requirement by the AML SME Team/line of service risk management.
- Regular and timely monitoring and review of the PwC CI Policy and Procedures and identifying opportunities to create efficiencies. Using your experience and feedback from the Engagement Teams, Clients and the CoE during live casework - recommend and, where required, draft changes to policies and procedures for review by the CI Compliance Team and the Risk & Quality Committee.
 - To work closely with the Compliance team to help build robust reporting processes and action compliance monitoring findings - communicating and tracking progress of these actions with the CoE teams.
 - Compiling and providing CDD/KYC data on our clients to the CI Compliance Team to fulfil regulatory and network reporting responsibilities, as well as providing relevant data to our local Data team for other firmwide reporting purposes.

Requirements:

Skills and experience:

- KYC Diploma/Certification or similar qualification is preferred.
- At least five years prior experience in a similar role.
- At least three years prior experience managing a team.
- Excellent knowledge and understanding of the Guernsey and /or Jersey CDD/KYC and regulatory requirements (knowledge of both regimes preferred but not essential) as well as internal PwC CI AML/CFT Manual and how to apply them in practice for new and existing clients of the firm.
- Have worked in a compliance environment previously and/or in a client take-on role which included the requirement to comply with Guernsey/Jersey AML/CDD regulatory requirements.
- Strong knowledge of client structures typically used within the CI in the financial services industry.
- Knowledge of and a drive to stay up-to-date with industry developments in KYC/CDD.
- Strong verbal and written communicator with the ability to work as part of the client facing team and a track record for building positive relationships with colleagues.
- Proven analytical and problem solving mindset with an ability to develop innovative solutions, including the use of technology.
- Being able to influence change in processes and be proactive in finding solutions where requirements are unclear.
- Sound business acumen - a practical and positive approach to meeting CDD/KYC requirements in a client facing environment. Knowledge of or experience in a professional services firm would be beneficial (not essential).
- Ability to think digitally about solutions to complex problems and use technology to drive efficiencies.

The skills we look for in our people

All our people need to demonstrate the skills and behaviours that support us in delivering our business strategy. This is important to the work we do for our business, and our clients. These skills and behaviours make up our global leadership framework, The PwC Professional.

The PwC Professional focuses on five core attributes; whole leadership, business acumen, technical capabilities, global acumen and relationships. We use this framework to recruit, develop, and assess our people, at all grades and in all areas of our business, because we expect all of our people to be leaders.

Diversity

We work in a changing world which offers great opportunities for people with diverse backgrounds and experiences. We seek to attract and employ the best people from the widest talent pool as well as those who reflect the diverse nature of our society. We aim to encourage a culture where people can be

themselves and be valued for their unique strengths. Creating value through diversity is what makes us strong as a business. www.pwc.com/uk/diversity