
LYDIA OBISPO
BORN IN CURACAO ON MARCH 27, 1968

A results-driven, dedicated professional with solid experience in the Risk and Compliance Area.

PERSONALIA

Name: Lydia M. Obispo

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SUMMARY OF QUALIFICATIONS

- Over 5 years of experience in Financial Institution Sector (ABN Amro Bank and Girobank N.V.)
- Over 4 years of experience working in the offshore sector (AMACO and Amicorp)
- Extensive experience performing Compliance and Risk Management work (Girobank N.V., ING Bank N.V. and KPMG Beheer N.V.)
- Solid knowledge of Client due diligence matters and transaction monitoring.
- Being in the Compliance field for over 24 years

PROFESSIONAL SKILLS AND COMPETENCES

- Well-organized, self-motivated individual with ability to rapidly learn new tasks.
- Track record for consistently meeting goals and delivering a high level of job performance.
- Flexible, listening skills, persuasiveness, and team worker.
- Integrity
- Analytical, proactive and problem solving.
- Decisiveness

EDUCATION

MAVO (1985)

MAO (Secretary) (1990)

HBO Legal Assistant (bachelor's degree) (1998)

CAMS certified since 2018.

Consultant Vreemdelingen Recht 2021

Additional Skills:

- Fluent in Dutch, English, Papiamento and Spanish (word and writing)
- Presentations skills
- Consistent development in the AML area linked to different jurisdictions and industry sectors.

PROFESSIONAL EXPERIENCE

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|------------------------|--|
| • ABN AMRO Bank N.V. | Administrative Officer (Investment Department) |
| • AMACO (Curacao) N.V. | Legal Secretary |
| • Amicorp N.V. | Legal Assistant |
| • ING Bank N.V. | Assistant/Compliance Officer (5 years) |
| • Giro Bank N.V. | Compliance Officer (2 years) |
| • ING Bank N.V. | Compliance Officer (3 years) |
| • KPMG Beheer N.V. | Risk Compliance Senior Manager 2010 - 2019 |

ABN AMRO BANK (5 years)
Back Office Custody Department

AMACO N.V. (3 years)
Legal Secretary

AMICORP N.V. (2 years)
Legal Assistant

Girobank N.V. (2 years)
Compliance Officer/ Money Laundering Reporting Officer

ING Bank N.V. (10 years)
Compliance Officer / Client Due Diligence Officer/ Money Laundering Reporting Officer

KPMG Beheer N.V. (9 years)
Risk Compliance Senior Manager

EY Curaçao
Risk Compliance Senior Manager and Data Protection Liaison EY Caribbean till August 31, 2024

In charge with the Compliance, Independence, Data Protection and Risk Items

- Implementation of independence procedures, monitoring and performance of independence audits and assessments
- Implementation of Risk Procedures e.g. vendor assessment, business relationship assessment, Data Protection
- Being part of the client acceptance and engagement evaluation team
- MLRO and MLCO role for the Dutch Caribbean practices (Aruba, Curacao & Suriname)
- Implementation of the AML requirements for the Dutch Caribbean Jurisdictions (Aruba, Barbados, Curacao & Suriname)
- Follow up on closing items identified during internal Global Compliance testing's.
- Part of the ISQM Operation team
- Sanctions related matters assessment and follow up.
- Implementation of the AML Compliance tool
- Compliance trainings to new hires
- Compliance trainings to staff and sending out of periodic compliance updates.
- Completion of the due diligence screening
- Preparation of the Management reports
- Keeping up with the compliance monitoring program (CMP)
- Identifying compliance gaps and take proper action.
- Liaise with Regulators and other key targets in the Compliance field.

Allyant Group B.V. – Senior Compliance Officer from September 1, 2024 till present

Presentations & other activities:

- NIBE Orientatie Bankbedrijf (Orientation Bank)
- Compliance Course at the Central Bank of Curacao and St. Maarten I & II
- Course Fraude Bestrijding (Combating Fraude)
- From 2000 till 2007 attended all the Anti-Money Laundering Conferences and Training of ACAMS in Miami, Florida
- NIBE courses Know your Customer and Unusual Transaction reporting.
- Money Laundering Reporting Officer Masterclass (NY)
- Certificate of completion Risk Management Partner onboarding
- Formulating Risk based oversight for Politically Exposed Persons (PEPs)

March 2007 (under personal title):

Speaker at Central Bank related to conference organized by MOT. Title of my presentation “The reason for having a Compliance Officer”

May 2007 (under personal title):

Presentation to ACU employees (Credit Union Company). Title of my presentation “The Compliance Officer Function and MOT (Reporting) indicators”

I also drafted the first AML manual and Compliance Framework for ACU

October 2007 (under personal title):

Preparation, presentation and implementation of the Onshore Monitoring Transaction Procedures for ACU

May 2008 (under personal title):

Presentation to the Police Department of Curacao. Title of my presentation “The Compliance Function and related items”

March 2012:

Was part of the CFATF onsite evaluation interview in St. Maarten in March 19, 2012

Yearly ACAMS webinars and recertification done 2021

2022:

- Was part of the CFATF MEVAL evaluation interview in Suriname.
- Transaction screening- maintaining AML Compliance with Frictionless payments (FinScan)
- AML/CFT for Accountants & Tax Advisors (Compliance Caribbean)
- Understanding Beneficial Ownership (SILO)

2023:

- Cybersecurity update: new threats & insurance challenges (SILO)
- AML CFT PF Training Barbados (Smith Compliance Consulting)
- Fine Tuning your screening rules (FinScan)
- Awareness Duurzaamheid (Nibe-SVV)
- AI Fundamentals for Data Professionals

2024:

- AML CFT Training Jamaica
- Compliance for Lawyers. Accounting & Tax Advisors Intermediate (Compliance Caribbean)
- Part of the selected interviewer’s team for the upcoming MEVAL for Curacao
- Combat Trafficking: Human and Labor Focus

Self-development trainings:

Inclusive Leadership:

- The value of Difference
- Lead & team with agility
- Building a sense of belonging to all

- Working from home certificate

Udemy:

- The secret skills of performance
- Built strong habits in just 30 days

- Time management and productivity
- She Leads Conference in 2022 & 2023