

Craig Dinwoodie

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Professional Profile

A proven AML and KYC specialist, proactively fashioning a career in Financial Crime Compliance as a MLRO and Business Analyst within Payments, Corporate and Retail Banking. Pivotal in successful completion of high profile regulatory authorisation and remediation projects and top performer in BAU governance environments. Enjoyed success throughout employment career, consistently impressing employers which has resulted in advancement to more senior positions.

Core Skills

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|------------------------|--------------------------------|--------------------------|
| • MLRO | • KYC/OKYC | • Sanctions |
| • AML | • Risk Management & Mitigation | • FATCA |
| • PEP Analysis | • Stakeholder Management | • Process Implementation |
| • Business Development | • Presenting | • Quality Control |

Career History

April 2021 - Present **Yoyo Games Limited (part of the Opera Group)**
MLRO

Key Achievements

- Developed AML Policies & Procedures in preparation for FCA EMI Application including AML, SAR, Staff Training, Fraud Prevention and Ant-Bribery Policies
- Oversight of regulatory reporting through FCA Gabriel and Connect systems
- Compliance oversight in line with MLRO Compliance Calendar
- Managed global Geographical Risk Assessment Review for wider group
- Oversight of group sanction screening programme

July 2018 – April 2021 **Bee FX International Limited**
MLRO and Compliance Director

Key Achievements

- Assigned MLRO duties in line with FCA and HMRC Regulations acting as a focal point for related enquiries
- Responsible for regulatory reporting through FCA Gabriel and Connect systems
- Point of contact for onward reports to National Crime Agency as required
- Supported the company through the process of FCA Authorised Payment Institute application
- Implemented regulatory compliance and AML Policies
- Devised KYC processes in advance of trading commencement
- Conducted negotiations with UK and EU banking partners to ensure swift transition from notification of regulatory approval to capital requirements and safeguarding

Mar 2016 – June 2018 **Lloyds Banking Group**
KYC Business Analyst (Contract)

Key Achievements

- Top case completion Analyst in time critical remediation projects covering Trade Finance, Panama Papers and Charity Review

- Completed full AML reviews and investigations on corporate clients in accordance with UK/EU laws and regulations and to global policy
- Focus was on entities rated as high or very high risk resulting in enhanced due diligence regulatory approach
- Identified risk factors such as sanctions or PEP nexuses, escalating and working with the respective colleagues for their input into the appropriate risk assessments
- Mitigated where possible the identified high risk factors and presented all findings and recommendation within a Risk Summary document and live meet to Group MLRO Ratification board
- Gathered evidence and maintained client KYC documentation, including identification of beneficial ownership and control or influence, source of funds and wealth, jurisdictional review and reputational risk concerns

Dec 2015 – Mar 2016

**JP Morgan
Business Quality Control Analyst**

Key Achievements

- Completed review of client documents to make independent recommendations regarding AML risk at a client level prior to final review by the client-facing team
- Analysing and understanding complex client structures and explaining them to colleagues across the business, escalating appropriately any risks identified during the review process.
- Partnered with the client facing teams to review required legal documents and associated information to meet all regulatory and internal policies
- Acted as a subject matter expert on required legal documents and process to onboard a client reviewing clients' constitutional documentation, having consideration for relevant tax, regulatory and corporate law issues, as applicable.
- Escalated to Compliance complex issues surrounding client types and structures, financial products and services, and other AML risk-related issues

July 2013 – Nov 2015

**Lloyds Banking Group
KYC/OKYC Analyst (Contract)**

Key Achievements

- Conducted KYC/AML investigations on new to bank and ongoing KYC remediation reviews on existing mid-market corporate clients in accordance with UK/EU laws and regulations and to corporate policy as appropriate
- Provided technical support and guidance to peers and feedback to Senior Management regards policy and process improvements
- Maintained position of top performing analyst against case completion and accuracy KPIs throughout time in role
- Offered SME guidance and support on a multitude of client type backgrounds including Financial institutions, Client Banking, Markets, Funds, Loan Syndication by utilising internal/external systems
- Undertook renewal due diligence on existing clients to ensure identification of changes in risk profile or corporate structure are appropriately captured and reviewed
- Developed valuable business relationships with various support departments including Operations and Legal
- Successfully collaborated with Relationship Directors and Client management teams when investigating complex, opaque corporate structures and completion of large acquisition transactions
- Input to business readiness meetings with multiple departments and stakeholders to discuss business risks and solutions in relation to regulatory changes or reclassification and key process changes.
- Design and delivery of AML & KYC training to new Analysts

Jan 2012 - July 2013

**Fastmoneypay
Compliance and AML Manager**

Key Achievements

- Completed in depth investigations into corporate relationships making risk-based decisions
- Conducted enhanced due diligence reviews on higher risk clients including establishing source of wealth, beneficial ownership and other risk relevant information
- Implemented AML associate training programs to operational and agent staff
- Uplifted key AML processes to ensure they were clear, complete, consistent, compliant and unambiguous

- Process Mapping, reviewed company policies and procedures reporting findings and recommendations to CEO and implemented solutions
- Managed risk to the business by ongoing auditing and monitoring of agents

June 2011 - Jan 2012

RBS (temp contract through Hudson)
Change Analyst/Implementation Support Representative

Key Achievements

- Successfully signed off installation of new Cash Deposit Machines within project timeline
- Coached and trained branch staff on machine maintenance, balancing and best practice procedures leading to all meeting targeted availability and usage targets in month following installation
- Introduced CDMs to customers in the branch, overcoming objections of use by providing support and demonstrations on machines capabilities
- Completed uptraining visits to branches with existing CDM;s to provide additional training and support on maintenance and balancing leading to uplift in availability KPIs
- Contributed to other change team workflows to provide support to ongoing projects

Sep 2009 - June 2011

Blue Arrow Staffing Solutions
Recruitment Consultant

Jan 2009 - Sep 2009

Fastmoney pay
Anti Money Laundering, Banking and Compliance Manager

2008 – 2009

Margaret Steel Career Resources
Recruitment Consultant

2006 – 2008

Fastmoney pay
Banking and Compliance Manager

2000 – 2006

RBS
Customer Service Officer,
Deputy Branch Manager &
Branch Manager

Additional Experience

Jan 2018 – Present

Heart of Midlothian FC
Youth Coach

- Coach of club children's phase age group
- Develop elite players in line with the academy philosophy through the design and delivery of training sessions
- Coach under 11-13 games in line with club philosophy
- Implement player development plans, participate in parents' evenings, individual practises and game objective setting and reviews

May 2019 – Present

Spartans FC
Youth Development Manager

- Work with various coaches from U13 to U17 age groups to identify those with potential to play in Spartans first team
- Review attributes of players identified and implement additional training programme to aid development
- Work with first team and U20 managers to review succession and pathway to senior squads

Aug 2015 – July 2017

Spartans FC
Development Squad Coach

June 2014 – Jan 2015

Hibernian FC (through partnership with Spartans FC)
Youth Coach

Jan 2012 – June 2018

Spartans FC
Youth Coach

Education

Napier University
2019 – 2021

BSc Developing Athletes through Professional Practice

Trinity Academy

Standard Grade: English, Maths, French, Geography, OIS, Economics, Physics, Computing
Higher Grade/Intermediate 2: Physical Education (Intermediate 2), Maths, English (Higher Units)