

SEMEN KLYUCHIYK

Contact details

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Work Experience

2023 - 2025

LLC PLACE FOR PAY / MRLO

Responsibilities:

- Designed internal control mechanisms for monitoring and managing risks associated with remittance flows.
- Coordinated with legal advisors and auditors during inspections and audits.
- Maintained accurate records and submitted required documentation to the regulator.
- Trained staff on compliance with remittance regulations and KYT (Know Your Transaction) principles.
- Analyzed transaction patterns to identify anomalies or trends that may indicate financial abuse or non-compliance.

2021 - 2023

YAYPAY UKRAINE LLC / AML Specialist

Responsibilities:

- Developed and implemented AML policies and procedures to ensure compliance with Ukrainian and international regulations
- Conducted enhanced due diligence (EDD) for high-risk clients, including politically exposed persons (PEPs) and offshore entities.
- Analyzed complex financial transactions to identify patterns indicative of money laundering or other illicit activities
- Collaborated with external auditors and regulatory bodies during inspections and audits.

- Monitored global regulatory updates and adapted internal processes to align with changing requirements.

2017 – 2021

YAYPAY UKRAINE LLC / Compliance Analyst

Responsibilities:

- Conducted detailed reviews of customer transactions to ensure compliance with anti-money laundering (AML) and counter-terrorism financing (CTF) regulations
- Monitored and analyzed suspicious activities, preparing reports for submission to regulatory authorities
- Conducted regular audits of internal processes to identify potential compliance risks and recommend corrective actions.
- Maintained up-to-date knowledge of local and international AML/CTF laws, including FATF recommendations and Ukrainian banking regulations.
- Collaborated with cross-functional teams, including legal, risk management, and operations, to ensure adherence to regulatory requirements.

Education

Kherson National Technical University – 2021

Bachelor's degree in Accounting and taxation

Internal Trainings

Digital Identity Verification in Cross-Border Transfers – 2024

Leadership Skills for Compliance Professionals – 2023

Risk-Based Approach to Customer Due Diligence (CDD) – 2020

Introduction to Anti-Money Laundering (AML) Regulations - 2019

Additional information

- Advanced knowledge of AML/CTF laws and regulations.
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- Expertise in risk assessment and mitigation strategies.
- Strong data analysis and reporting skills.
- Leadership and mentorship abilities.
- Advanced knowledge of AML/CTF laws and regulations.

Languages – Ukrainian, Russian, English

01.10.2025

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