

Financial Crime Investigation Manager



Purpose

Lead the Financial Crime Investigations (FCI) function, ensuring high-quality, timely and consistent investigation and decisioning outcomes across transaction monitoring, complex financial crime investigations and high-risk customer activity.

The role is accountable for maintaining a strong control environment aligned to AML/CFT obligations and industry best practice, while continuously strengthening investigative capability, operational effectiveness and customer outcomes. Through visible leadership, coaching and continuous improvement, the role builds a high-performing investigations team that delivers trusted, risk-based outcomes and supports TSB's wider financial crime strategy.

Role dimensions

- **Reports to:** Head of Customer Operations
- **Division:** Operational Excellence
- **Direct Reports:** 6
- **Financial Authority:** No

Person specifications

- 5+ years' experience in financial services with strong exposure to financial crime operations
- Strong working knowledge of AML/CFT legislation, transaction monitoring frameworks, sanctions obligations and financial crime typologies
- Proven experience leading high-performing investigations teams within a risk or compliance environment
- Strong understanding of investigation lifecycle management, quality assurance and operational risk controls
- Proven ability to make sound risk-based decisions and take accountability for outcomes
- Advanced CAMS or KYC-related certification preferred

Role specific areas of responsibility

- Lead the end-to-end Financial Crime Investigations function, ensuring transaction monitoring alerts, investigations and complex financial crime matters are identified, assessed, escalated and resolved in line with AML/CFT obligations, internal policy, risk appetite and industry best practice, while driving consistent, high-quality investigative outcomes.
- Lead and develop a high-performing investigations team building capability, consistency, and a strong risk culture while delivering against operational expectations and timeframes.
- Oversee investigations, due diligence and decisioning, ensuring alerts, cases and complex matters are assessed, investigated and resolved with high quality and consistency.
- Act as the key point for complexity and escalations, supporting ECDD, FTO assessments, and high-risk cases, including customer offboarding and non-standard decisioning.
- Ensure accurate, timely and right-first-time delivery, managing workflows, capacity and service levels across internal teams and partners to meet SLA and quality expectations.
- Maintain a strong risk and control environment, including QA oversight, control testing, and engagement with Line 1 and Line 2 to ensure compliance and audit readiness.
- Drive continuous improvement initiatives across financial crime investigations processes, tooling, workflows and operating practices to improve efficiency, effectiveness and customer outcomes.
- Provide advice, guidance and support to the wider business and delivery partners on complex or non-routine matters, while driving capability uplift, continuous improvement, and consistent application of CDD and financial crime processes
- Maintain awareness of emerging financial crime risks, regulatory developments and industry best practice, proactively identifying opportunities to uplift frameworks, processes and investigative capability.
- Build strong partnerships and influence across the business and with external partners, aligning priorities, improving ways of working, and ensuring delivery supports both risk and customer outcomes.

From time to time there may be additional activity not contained within this position description that the appointee is to complete in the interests of the role and their own personal development.

This position description provides a broad overview of responsibilities. The position description is a living document, and the Bank reserves the right to amend from time to time as required.