Financial Crime Intelligence Analyst

TSB

Purpose

The Financial Crime Intelligence Analyst supports TSB's AML/CFT, transaction monitoring and fraud capability by identifying emerging threats, providing intelligence-led analysis and specialist financial crime expertise, and translating data and intelligence into actionable recommendations. The role enables informed decision-making, strengthens regulatory compliance and risk management, and delivers continuous uplift through enhancements to processes, controls, capability and operational performance.

Role dimensions

- **Reports to**: Head of Data and AI Enablement
- **Department:** Customer Operations
- **Direct Reports:** 0
- **Financial Authority:** N/A

Person specifications

- Relevant tertiary qualification in Business, Criminology, Law, Finance, Intelligence, Risk Management or a related discipline (or equivalent experience).
- Experience in AML/CFT, transaction monitoring, fraud, financial crime intelligence or risk management.
- Strong understanding of financial crime risks, AML/CFT obligations, transaction monitoring and fraud typologies.
- Strong analytical and researching skills, with experience analysing complex data to identify trends, risks and emerging issues, and translating these into practical business recommendations.
- Strong stakeholder engagement, communication and organisational skills, with the ability to work collaboratively across business and technical teams.

Role specific areas of responsibility

- Provide high-quality analysis and subject matter expertise to support transaction monitoring strategies, rule tuning, model validation and continuous improvement initiatives.
- Complete intelligence products, including tactical alerts, thematic reports and strategic briefs for TSB's senior Leadership and operational teams. These should identify and report on emerging threats, control gaps and opportunities for improvement.
- Research current and emerging financial crime threats, typologies and regulatory developments using reputable domestic and international intelligence sources.
- Support the prioritisation, design and optimisation of transaction monitoring rules using financial crime expertise, intelligence and business insight.
- Prepare high-quality reports, briefing papers and governance material that translate analysis, KPIs and risk indicators into clear, actionable recommendations that are intelligence led, operationally feasible and risk-justified..
- Partner with Financial Crime, Fraud, Risk, Compliance, Data & AI and Technology teams to improve monitoring effectiveness and ensure alignment with regulatory expectations.
- Challenge and peer review analytical methodologies, assumptions and outputs, working collaboratively with analytics specialists to improve and strengthen decision-making and outcomes.
- Identify opportunities to enhance financial crime controls, processes, documentation and intelligence sharing across the Bank.
- Support the design of and deliver specialised training programs to the wider bank, enhancing the organisation's ability to recognize and escalate red flag indicators for further investigation.

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 appointment 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.