



Subsector: Enterprise

Job Family: Compliance (Advisory)

Impact Level

Today, this role is responsible for undertaking investigation into AML/CFT related matters, working closely with management to address significant reputation risks arising from investigations findings and acting as a subject matter on financial crime investigation.

Medium Impact

Consolidated Activities

	Today	Future
AML/CFT Thematic Analysis and Investigation	Execution is time-consuming and resource-intensive. FIs are gradually introducing analytics and automation at every step of the financial crime detection and investigation process.	The increasing use of RPA and machine learning-powered tools will aid in data collection and turning raw data into actionable intelligence. However, human judgment remains critical in leveraging interpretation of data points to draw conclusions.
Media Sweeps/Financial Crime Typologies Updates	Execution is time-consuming and resource-intensive.	In conjunction with client transactional data, external data sources (including news feeds and social media) and AI technology will be leveraged to increase accuracy in AML.

In the next

3-5 years ...

Advanced technologies (powered by AI) have been tapped on to make investigations more efficient. This role will gradually evolve, shifting from the manual effort to acquire data to bespoke investigation strategies and methods to uncover the root cause of financial crime.

Skills Differentiators:

- ▶ **Investigation:** The job holder will display ability to gather and ascertain evidence to uncover suspicious behaviours and evaluate the appropriate corrective actions.
- ▶ **Data Storytelling:** The job holder will need to be able to disseminate key messages/findings from investigation in a compelling, clear, and easy-to-understand manner for relevant stakeholders to take action.
- ▶ **Data Interpretation and Analysis:** The job holder will need to be skillful in interpreting data to extract key insights for recommendations, decisions or actions.
- ▶ **Conflict Management:** The job holder will need to apply appropriate conflict resolution strategies to manage complex situations – especially under circumstances where clear solutions are lacking.
- ▶ **Advanced Digital Acumen/Literacy:** The job holder will need to be constantly upskilled to operate new or refined AI-enabled machines.

