JULIAN MERCER

AML ANALYST

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PROFESSIONAL SUMMARY

AML Analyst with 7+ years investigating transaction alerts, completing KYC reviews, and filing suspicious activity reports at banks and payment firms. Writes clear case narratives and tunes monitoring so investigators spend time on real risk.

PROFESSIONAL EXPERIENCE

AML Investigator Mar 2024 - Present
TD Bank, Cherry Hill, NJ

- Investigate about 35 transaction monitoring alerts a week and escalate cases that meet suspicious activity reporting standards.
- Write case narratives that reviewers approve on first pass in most cases, supporting timely regulatory filings.
- Proposed threshold changes for two scenarios after reviewing alert quality, reducing false positives by nearly 15%.
- Support examiner requests with case files and rationale, with no late responses during the last review cycle.

Financial Crimes Analyst Jan 2022 - Feb 2024
Citigroup, Tampa, FL

- Reviewed high-risk customer files and enhanced due diligence packages for corporate accounts across three regions.
- Screened sanctions and adverse media hits, clearing straightforward matches and escalating the unclear ones for review.
- Built a quality checklist for alert reviews that lowered rework flagged by quality assurance by about 20%.
- Trained six new analysts on typology recognition and case documentation during onboarding.

KYC Analyst Aug 2020 - Dec 2021
Western Union, Denver, CO

- Verified customer identity and source of funds documents for money transfer agents, completing 40 reviews a week.
- Spotted structuring patterns in agent activity on four occasions and passed them to investigations with supporting data.
- Kept onboarding backlog under three days for most of the year during a period of rising volume.

Compliance Associate Jun 2019 - Jul 2020
Fifth Third Bank, Cincinnati, OH

- Performed periodic KYC refreshes for small business accounts and updated risk ratings in the customer record.
- Assisted with monitoring of cash-intensive businesses and prepared summaries for the BSA officer.
- Reconciled the account closure log with case outcomes each month to keep records consistent for audit.

CORE SKILLS

Transaction monitoring | KYC and CDD | Enhanced due diligence | SAR narratives | Sanctions screening | OFAC | BSA/AML regulations | Typology analysis | Adverse media screening | Case management | Alert tuning | Regulatory exams | Actimize | LexisNexis | Excel

EDUCATION

B.S. in Criminal Justice, University of Cincinnati, Cincinnati, OH

CERTIFICATIONS

Certified Anti-Money Laundering Specialist (CAMS) | Certified Fraud Examiner (CFE) candidate | OFAC Sanctions Compliance Training