**[Financial Services Quality Assurance](https://www.postjobfree.com/resume/adz0qn/financial-services-mississauga-on)**

**Location:**Mississauga, ON, Canada

**Posted:**September 28, 2023

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**Resume:**

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Linked-in: https://uk.linkedin.com/in/danielaknowles Professional Summary

A compliance and risk management expert with extensive cross jurisdictional knowledge of financial risk and compliance framework. An accomplished financial services leader that understands how to navigate the complexities of multiple Lines of Business including Broker -Dealers, Wealth Management, Capital Markets, Corporate Banking and Hedge Funds. Areas of Expertise include: Skills

Regulatory, legal and risk based compliance and AML experience across three jurisdictions

Ability to engage and manage internal and external risk management parties in complex situations, to ensure a quick and efficient conclusion can been reached

Excellent verbal and written communication skills with the ability to effectively mediate in cases of conflict

Strong sense of time-management and highly organized

Self-motivated and works well with others

Strong interpersonal and communication skills with a high degree of professionalism Work History

Scotiabank – Toronto – February 2023 to August 2023 (Contract) Canadian Banking Compliance Analyst (Special Project)

• Assisted the Canadian Banking Compliance team with a remapping project of regulatory obligations to align with the newly revised business unit hierarchy in the ERCM Program

• Conducted reperformance of Tangerine complaints handling procedures to ensure that all complaints were escalated in accordance with the FCAC rules

• Reviewed the Tangerine process through call listening and re-review of manager QA to highlight gaps in the process and created the reperformance process and procedure documents

• Proposed solutions and discussed issues found with the process with the senior managers of Tangerine

Alpaca Securities LLC – Toronto (Remote) February - October 2022 FRAML Policy Director/Director of Compliance

• Established a process of reviewing and enhancing written supervisory procedures and specific operations and compliance department procedures to ensure they are in alignment with the Firm’s stated objectives and key results (OKRs) (FINRA and SEC compliant).

• Developed procedures and policies across the business lines to ensure they were in line with current business practices.

• Developed and maintained the Firm’s registration process with FINRA.

• Worked closely with other LOBs to establish strong relationships throughout the firm and promote a compliance culture.

• Worked on ad hoc projects and/or tasks that were required by the CCO to be completed in a timely manner.

• Partnered with the Chief AML Officer, and team and commenced the updating and implementing of Alpaca Securities LLC Policies and Procedures related to AML and anti-fraud.

• Updated the Country Risk Assessments for over 20 countries including in-depth research and analysis of each country

• Created a Risk Rating matrix for the country risk assessments in order to determine what each countries country risk rating should be.

• Advised on AML/KYC queries from the business onboarding side to ensure that all due diligence was conducted in a proper manner.

• Generated reports for senior management detailing countries of risk with potential business exposure and coordinating with head of New Accounts to ensure that all accounts were exited accordingly.

Lawrence Park Asset Management Ltd (CI Invest) -Toronto June 2018 - August 2021 Manager, Compliance and Administration

• Created and implemented various compliance and administrative policies such as the Personal Account Dealing process, HR Manual, Business Continuity Planning and Anti-Money Laundering Policy.

• Worked with the sales team to obtain relevant client identification documents required to meet Canadian Regulatory standards.

• Coordinated facilities management such as maintenance issues, phone and IT system issues, facility improvements and purchasing of supplies.

• Performed monthly Quickbooks and bank account reconciliations as well as payment of all invoices in a timely manner.

• Dealt with the firm’s service providers such as group benefits and negotiating terms and conditions upon renewal of business insurance coverage.

• Managed the recruitment process, such as job postings, scheduling and conducting interviews, performing reference checks and preparation of offer letters.

• Creation and implementation of onboarding and exiting employees as well as ensuring all registrations were complete where appropriate.

• Organized team events including Christmas social as well as coordinated community involvement initiative with Toronto based social housing charity.

• Assisted in the transition of Lawrence Park to CI Invest in May 2021 until August 2021. Wells Fargo Bank – Toronto October 2016 – June 2018 Financial Crimes Consultant Policy and Governance/Quality Assurance (Canada and LATAM)

• Performed reviews of existing processes which have been developed and executed within the Financial Crimes Risk Management department to identify design flaws or instances of ineffectiveness of process or control operation.

• Performed oversight and conducted post remediation review of issues identified through quality assurance reviews to ensure that agreed delivery dates and deadlines are met and completed to the highest quality standard.

• Performed review of existing processes which have been developed and executed within the Financial Crimes Risk Management department to identify design flaws or instances of ineffectiveness of process or control operation.

• Performed oversight and conducted post remediation review of issues identified through quality assurance reviews to ensure that agreed delivery dates and deadlines are met and completed to the highest quality standard.

• Undertook a full QA review of the customer onboarding process and Know Your Customer files, developing a design and operating effectiveness test plan to summarize results which was shared with senior management for review and consideration.

• Worked with the first line to remediate client identification documents to ensure all required legal documentation was obtained as per Canadian Regulatory standards.

• Engaged in reviews of the policies, procedures and internal controls of the Canadian branch and made the changes necessary to ensure that they are adequate, effective and in line with Canadian regulatory as well as Wells Fargo Corporate standards and requirements.

• Lead on developing the Sanctions Program to include in-depth analysis of all Service Level Agreements between the Canada Branch and the Global Sanctions Office.

• Undertook review of deals to identify suspicious activity from clients. Conducted research and submitted Requests For Information (RFIs) to the Relationship Managers when required. Wells Fargo Bank – London, UK January 2014 - October 2016 Financial Crime Consultant (Global Financial Institutions)

• Worked with internal business lines and correspondent banking clients to conduct initial and periodic client due diligence including detailed analysis of business activity for client onboarding purposes.

• Assessed the clients risk appetite criteria and formed a recommendation of whether to engage in a relationship with the client.

• Produced detailed analysis reports for senior management to enable the business to determine whether the client met their risk profile and outline the areas of potential concern or conflict in conjunction with the Relationship Managers.

• Held meetings with existing and prospective clients to assess compliance programs with the client compliance teams.

• Investigation of customer wire payments for potential money laundering. Reviewed and analyzed transaction reports of payment flows of clients and escalated those that were outside of their risk profile. Review of Know Your Customer (“KYC”) documents and wire payments.

• Ensured that all Relationship Memos were completed on time in accordance with their risk profile. Espirito Santo Investment Bank (Haitong Bank) – London, UK August 2012 -January 2014 Assistant Compliance Officer

• Responsible for ensuring risk of insider trading and market abuse was mitigated through the supervision of Chinese Walls as well as monitoring client risk profiles and suspicious transaction activity.

• Enhanced the firm’s Compliance monitoring and AML programs by introducing enhanced procedures for individuals and teams performing the procedures.

• Created a risk-matrix used to assess client profiles and to identify risks related to money laundering.

• Responsible for the writing and presentation of Compliance training for all new joiners. Newedge UK Financial Ltd. – London, UK February 2012 - July 2012 Assistant Compliance Officer - Contract

• Responsible for performing trade desk reviews for regulatory compliance and risk management purposes on a quarterly basis.

• Organized and led compliance reviews with the heads of trading desks across multiple products including equities, FX and OTC derivatives which included trade practices, pre and post trade handling, personal account dealing and outside business interests to identify risk of regulatory, conflict of interest and policy breaches.

• Ongoing monitoring of trading desk activity for market abuse and insider trading. BGC Cantor Group – London, UK April 2011 – February 2012 AML and Financial Crime Compliance Analyst -Contract

• Led a team of four to perform an AML and Financial Crime remediation project. This involved carrying out categorization of all clients across all business lines including institutional and retail derivative trading, and institutional securities trading.

• Developed and implemented a risk rating procedure to be followed by the team in conducting the review.

• Developed a Sanctions monitoring process with the Money Laundering Reporting Officer.

• Oversaw the documentation of policies and procedures. Credit Suisse AG –Nassau, Bahamas July 2010 – 2011 Compliance Officer for Latin American Region- Contract

• Responsible for client monitoring in respect of sanctions, money laundering and risk profiling.

• Worked with the Bahamas Securities Commission on reporting of fund statutory standings.

• Conducting Compliance and AML training for new employees.

• Carried out design and testing of a new anti-money laundering monitoring system. Hottinger Bank and Trust Ltd –Nassau, Bahamas September 2009 – February 2010 Risk and Compliance Officer

Advising Board and Senior Management of Corporate Governance and Regulatory Compliance, and enhancing the Risk Management and Compliance framework through process implementation.

UBS (Bahamas) Ltd. – Nassau, Bahamas August 2007 – September 2009 Front Office Assistant and Risk and Compliance Officer Performed transaction monitoring and dealt with clients’ and asset managers’ compliance queries. Lennox Paton Law Firm–Nassau, Bahamas August 2006 – August 2007 Pupillage, Financial Services and Corporate Law

Legal advisor in respect of Financial Services in The Bahamas. Lead a legal team for the merger of the Banco Pactual and UBS (Bahamas) Ltd.

Education and Qualifications

Academic

College of Law, London, UK – Bar Vocational Course September 2005 – June 2006

University of Essex, Colchester, UK – LLB Law Degree October 2002 -June 2005

McGill University, Montreal, Canada – BA Political Science and History September 1999 – June 2002

Certifications

International Compliance Association – Diploma in AML and Compliance- 2008

Bahamas Bar Association – Attorney At Law

2006

The Bar Council of England and Wales – Barrister At Law 2006

Volunteer Work

Dixon Hall Neighbourhood Services – Toronto, Ont – A part of the volunteer fundraising committee as well as landscaping the property.

2017-2019

Lewisham Mind – London UK – Working with an elderly woman offering companionship and assistance when needed.

2012-13

All Saints Camp – Nassau Bahamas – Worked with orphaned children and took them on trips to the beach, movies and other social activities on a weekly basis. 2007-200