

# Francisco Vidales

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## Banking Professional

Dynamic and goal-oriented professional substantial experience overseeing banking operations. Proven track record of ensuring compliance with AML policies and protocols as well as internal controls, coordinating account related functions, and performing customer due diligence procedures, and remediating complex inquiries. Aptitude for processing requests and documentation, gathering/verifying requirements, and coordinating staff training and development. Excel at advising clients on financial services, generating new business, optimizing process workflows, and managing customer bank accounts. Adept at delivering exceptional customer service, identifying/meeting client's needs, and ensuring maximum satisfaction with offered services. Articulate and refined communicator; aptitude for developing and building effective working relationships with key stakeholders within and outside of the immediate business area.

## Areas of Expertise

- ◆ Banking Operations Management
- ◆ Risk Assessment & Mitigation
- ◆ Query Response & Resolution
- ◆ Account Opening & Management
- ◆ Customer Satisfaction & Retention
- ◆ Staff Training & Development
- ◆ Regulatory Compliance
- ◆ Workflow Optimization
- ◆ Needs & Trends Analysis

## Professional Experience

### Morgan Stanley, Houston - TX

#### Asset Management AML Risk Associate (Team Lead)

2023 - Present

In my current role, I am responsible for executing risk-relevant activities related to AML. Assess Bank Secrecy Act (BSA) compliance. Review money laundering and reputational risk matters identified through the execution of the Firm's EDD protocols for both new and existing customers. Assist in executing key projects and initiatives related to assessing and mitigating the Firm's exposure to money laundering and reputational risk-relevant activities. Partner with the Second Line of Defense Compliance teams to monitor client relationships on an ongoing basis. Collaborate with Global Financial Crimes to ensure the BSA/AML program operates effectively and continues to comply with regulatory requirements and expectations. Partner with the Business Units, including E-Trade, International Wealth Management, Field Strategic Services and WM Risk to ensure appropriate adherence to BSA/AML requirements and Business Unit Risk Tolerance. Set clear team goals / monitor team performance and report on metrics / delegate tasks and set deadlines.

### PNC Bank, Houston - TX

#### Private Bank AML Sanctions Associate

2018 – 2023

Contribute to onboarding of international customers by leveraging strong knowledge of BSA/AML compliance. Verify, investigate, and audit potential investment opportunity by carrying out customer due diligence procedures in line with AML policies and protocols. Deliver expert-level support in account opening and maintenance processes execution. Counsel officers on all account opening matters by steering efforts as key advisor. Direct entire account opening matters for international customers by coordinating closely with account officers and back-office staff. Ensure adherence to established BSA account opening policies by deploying suitable actions.

- Managed and completed 50 accounts in a month with accurate information.
- Enabled timely completion of tasks by developing and optimizing process workflows and pipelines.
- Expanded skills of new employees on managing entire account functions by delivering knowledge-rich training.

## Education

**Bachelor's Degree in Business Administration** | Georgia Gwinnett College | Lawrenceville, GA - GPA: 3.67/4

**Relevant Coursework:** Business Analytics | Business Law | International Marketing | E-Commerce | Consumer Behavior | Market Research | Accounting | Financial Management | Budgeting | Forecasting | Financial Engineering | Microeconomics | Macroeconomics | Banking | Risk Management | Leadership Development.

## Professional Certifications & Course

Financial Engineering and Risk Management Course | February 2018

Certificate of Leadership – Georgia Gwinnett College | September 2015

## Technical Proficiencies & Language Skills

Proficient in Microsoft Excel, Word, and Power Point

Fluent in Spanish (Native) & English