

# Emily Zhao

## AML RISK MANAGER

(555) 321-7654

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United States, San Francisco, CA

### SKILLS

AML Risk Frameworks & Internal Controls Expert

Transaction Monitoring & SAR Processes Expert

Cross-Border Compliance & FATF Guidelines Expert

BSA/AML Regulatory Reporting Expert

Fraud Prevention Strategies Expert

Leadership & Team Development Expert

Compliance Training & Awareness Programs Expert

### LANGUAGES

- Mandarin Chinese – Fluent
- Spanish – Intermediate

### AWARDS

Top Compliance Innovator, HSBC – 2023

Excellence in Compliance Training, Barclays – 2019

## PROFESSIONAL SUMMARY

Strategic AML Risk Manager with experience in regulatory compliance, risk mitigation, and anti-financial crime initiatives within multinational banking institutions. Proven success in building AML frameworks, guiding cross-functional teams, and driving regulatory adherence in dynamic environments.

## EXPERIENCE

March 2021 - October 2025

### AML Risk Manager

HSBC / San Francisco, CA

- Designed and executed enterprise-wide AML risk programs aligned with global standards.
- Led vulnerability assessments to pinpoint gaps in transaction monitoring and customer due diligence.
- Provided regulatory insights and guidance to executive leadership on BSA/AML laws and FATF recommendations.
- Supervised a team of 10 compliance analysts, promoting professional growth and operational excellence.
- Acted as liaison with regulatory agencies, ensuring timely audit responses and ongoing compliance.

January 2016 - February 2021

### AML Compliance Officer

Barclays / San Francisco, CA

- Revised AML policies to reflect evolving regulatory landscapes and internal risk appetite.
- Oversaw transaction surveillance systems, triggering timely SAR filings and fraud escalations.
- Collaborated with legal counsel and audit teams to manage internal reviews and external examinations.
- Facilitated AML awareness programs and delivered targeted training to over 200 employees.

## EDUCATION

### Master of Science in Financial Crime Management

University of California / Graduated: May 2015

## Certifications

- Certified Anti-Money Laundering Specialist (CAMS)** — June 2019
- Certified Risk and Compliance Management Professional (CRCMP)** — January 2018