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EDUCATION AND TRAINING

ADVANCED MANAGEMENT COURSE European University, Lisbon (Portugal)

INTERNATIONAL RELATIONS Lusíada University, Lisbon (Portugal)

OTHER COURSES

- Project Management Course (Advanced Level – 2020).
 - Securities registration process and investment operations.
 - Operations Management for Future Markets, Options, Derivatives and Cash Market.
 - Trading terminal operations, authorized to execute orders into the trading systems.
- Qualifications awarded by the CMVM (Portuguese Securities Market Commission), The Institute for Capital Markets, Euronext Lisbon Exchange.

LANGUAGE SKILLS

Mother tongue: **PORTUGUESE**

Other languages:

	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken production	Spoken interaction	
ENGLISH	C1	C1	C1	C1	C1
SPANISH	C1	C1	C1	C1	C1
FRENCH	C1	C1	C1	C1	B1

WORK EXPERIENCE

01/2024 – CURRENT

REGULATORY COMPLIANCE SENIOR ANALYST - AML / CTF – FINCRIME - ACCENTURE (LISBON)

Setting and development of the new Compliance AML / CTF project for Nordic banks, financial institutions and FinTech's:

Financial Crimes and Compliance Management (EMEA, US, APAC):

- Transactions screening and monitoring;
- Conduct timely and accurate in-depth investigations into any and all escalated observations of deviant behavior indicative of money laundering or terrorist financing;
- Assess and escalate investigations resulting in the knowledge or suspicion of potential money laundering / terrorism financing to the relevant stakeholders in a prompt and appropriate manner;
- Provide Authorities with structured and accurate intelligence when requested (SAR reporting and follow up);
- KYC processes review and quality check (actively obtain up-to-date knowledge of client's AML policies, instructions and routines);
- Market manipulation and insider trading;
- Risk assessment and rating;
- Identify and highlight procedural and/or knowledge gaps and improvement opportunities within the scope of responsibilities and tasks;
- Engage with relevant stakeholders on matters concerning operational work/issues/opportunities for improvement in a structured, cohesive, and constructive manner;
- Provide feedback upstream on a continuous basis to ensure relevance and high level of quality in escalated cases.

10/2020 – 11/2023

OPERATIONAL RISK AND PERMANENT CONTROL OFFICER GM - BNP PARIBAS CIB (LISBON)

Identification and assessment of risks and controls for Global Markets Operations:

- Analysis and Investigation of operational incidents in coordination with operational teams management and local OPC's (EMEA, APAC, US);
- Creation, implementation, validation and follow up of Action Plans;
- Ensure key assessment units, key operational processes, material operational risks and risk mitigants are identified, inventoried and maintained;
- Maintain the risk organization and process taxonomies;
- Ensure the effective implementation and maintenance of the RCSA framework within 1st and 2nd LoD control perimeter;
- Identify and analyze risks related to each process according to the taxonomy defined;
- Analyze the existing control framework and assess the residual risk;
- Drafting and updating internal procedures;
- Drive the risk identification and assessment, ensuring validation by the relevant management level and consistent with the risk appetite and thresholds;
- Contribute to the remediation plan's definition when and if needed;
- Reinforce the appropriateness, effectiveness and sustainability of the controls whilst maintaining accountability and responsibility;
- Coordinate and analyze risk events and their root causes (incidents, commercial gestures and claims) in a timely manner;
- Report and escalate when needed following the guidelines from Risk Management;
- Ensure the documentation of processes and create documentation on new / missing processes;
- Communication on status and process towards all stakeholders (front, operations, compliance, audit, risk management).

10/2017 – 10/2020

GLOBAL CAPITAL MARKETS VALUATION & RISK CONTROL OFFICER (ATP – ABNORMAL TRADING PATTERNS – ANTI FRAUD) - BNP PARIBAS CIB (LISBON)

Control on the whole perimeter where Capital Markets is present, meaning on the principal money markets (New York, London, Hong Kong, Tokyo, etc) and for all businesses (Global Market, ALMT):

- As part of Valuation & Risk Control department the ATP team aims to detect and analyse the operational risks and the risks of fraud by keeping a critical eye on their processes, from the Front, Middle and Back Office professionals (Trade Surveillance);
- Organization and proper coordination with other V&RC teams (Anti-Fraud, ITO, Compliance, Documentation, etc) in order to ensure transparency;
- Sponsoring of the projects and developments in order to enhance the controls (the team has a role of specialist in the control of operations process);
- Completing a Dashboard dedicated to the follow-up of the activity to the senior management.

06/2016 – 09/2017

CONTROLLER (DCMAF – CUSTODY DEPARTMENT, MARKETS AND FINANCIAL ASSETS / INVESTMENT FUNDS SUPERVISION AND CONTROL DIVISION) - BANCO SANTANDER S.A. (PORTUGAL)

Supervision and Control (Investment Funds):

- Fund Portfolios composition;
- Trading activity;
- NAV calculation;
- Calculation of trade execution prices and Net Asset Value of each of the Securities Investment Funds;
- Trade Prices and Confirmations;
- Performance Reporting for Active Portfolios;
- Money Movement and Cash Balances in Checking and Savings accounts (Santander Bank and other Financial Institutions);
- Regulatory Limits and Legal Coefficients;
- Investment policies of the Securities Investment Funds;
- Reports CMVM (Portuguese Securities Market Commission), Bank of Portugal (BoP) and European Central Bank (ECB).

11/2004 – 04/2016

OPERATIONAL MANAGER GCPM S.L. (SPAIN) – (CONSTRUCTION, PROJECTS)

- Coordination of the company's construction projects in Spain, Portugal, Italy and Switzerland;

- Logistics management;
- Planning, management and implementation of commercial strategy;
- Management of labor, material and financial resources;
- Client relations.

04/1998 – 09/2004

SENIOR TRADER - BANCO POPULAR (PORTUGAL / SPAIN)

- Development and establishment of the project to create the Capital Markets Brokerage (specifications, requirements, tests from the CMVM [Portuguese Securities Market Commission], Bank of Portugal and The Institute for Capital Markets);
- Responsible for International Institutions client relations (banks, hedge funds, pension funds, investment funds, insurance companies);
- Responsible for international and national negotiations (management of trading activities in the trading room, risk management, control of various trading systems);
- Responsible for registration services and attribution of operations undertaken;
- Responsible for correspondence with market regulatory authorities (CMVM - Portuguese Securities Market Commission, Euronext Lisbon);
- Responsible for relations and communication between the Brokerage and Bank branches;
- Coordination of several trading desks.

05/1996 – 03/1998

SENIOR TRADER - FINCOR S.A. (BROKER – FINACOR GROUP) (PORTUGAL / UK)

- Senior Trader for international institutions. Securities trading within the national and international markets;
- Maintaining registration services and attribution of operations undertaken;
- Prospecting for new clients from the international market, as part of the company's plan for development and international expansion;
- Control for the correct implementation of defined negotiation strategies.

05/1995 – 03/1996

INTERPARTNER ASSISTANCE USA (AXA GROUP) (CONTACT CENTER), CHICAGO (UNITED STATES OF AMERICA)

06/1989 – 04/1995

INTERPARTNER ASSISTANCE (AXA GROUP) (CONTACT CENTER), LISBON (PORTUGAL)
