MICHAEL BRYANT

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USAF Veteran (2003-2009, OIF/OEF) | BSA/AML, KYC/CIP Quality Control | Audit-Ready Documentation

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SUMMARY

BSA/AML and KYC/CIP quality control specialist with 6+ years in wholesale middle-market onboarding and ongoing due diligence. Recognized for 95%+ QCC accuracy throughout Wells Fargo tenure and above-team throughput on higher-complexity reviews. Background includes beneficial ownership/UBO verification, USA PATRIOT Act-aligned CIP controls, OFAC/PEP/adverse media dispositioning, and SAR-ready investigative write-ups supporting FinCEN-aligned reporting.

CORE COMPETENCIES

KYC/KYB; Customer Identification Program (CIP); CDD/EDD; OCDD; Beneficial Ownership/UBO (incl. ownership certification validation); entity formation documentation; public company listing verification (NYSE/Nasdaq); sanctions screening (OFAC); PEP & adverse media; risk rating; QA/QC (QCC/ILQC); SAR support; audit/exam readiness; evidence trails. Tools: World-Check, LexisNexis, Excel (advanced), VBA, SAS.

EXPERIENCE

Wells Fargo | Tempe, AZ

Assistant Vice President, Business Risk & Control Associate (Quality Control) | May 2019 - Mar 2025

- Performed risk-based KYC/CIP quality reviews; reconciled system records to source documentation (ownership, addresses, formation records, screening evidence) and documented control exceptions for remediation.
- Maintained a 95%+ QCC pass rate throughout Wells Fargo tenure, producing audit-ready evidence for quarterly sampling.
- Delivered 10%+ higher throughput vs. team average throughout Wells Fargo tenure on higher-complexity reviews by tightening documentation standards and reducing rework.
- Verified completion and dispositioning for OFAC/sanctions, PEP, and adverse media results; ensured defensible rationale in case notes.

PayPal (via contracting firm) | Scottsdale, AZ

Anti-Money Laundering Compliance Analyst II | Jun 2017 - May 2018

- Completed 500+ AML investigations in 11 months (~15/week); reviewed thousands of accounts and tens of thousands of transactions to identify suspicious activity patterns.
- Produced SAR-ready investigative documentation and funds-flow narratives supporting filings to FinCEN; promoted to Analyst II within 8 months; role ended after vendor contract termination (mass layoff).

University of Arizona | Tucson, AZ

Economics Research Assistant | Aug 2013 - May 2015

- Built VBA/Excel automation to extract and structure large datasets from government sources, replacing manual imports and accelerating research throughput.
- Digitized and standardized historical U.S. economic development records into a research-grade database supporting NSF-funded projects.

EDUCATION

University of Arizona — B.A. Economics & B.A. East Asian Studies (Japan); Minors: Mandarin, Business. Languages: Japanese (upper-intermediate), Mandarin (intermediate), Russian (elementary).