ADEBAYO OLUWASEYE JOSEPH

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PROFESSIONAL SUMMARY

Highly analytical and detail-oriented Banking Operations Professional with over 5 years of experience in transaction monitoring, treasury operations, and regulatory compliance within the financial services sector. Proven track record of identifying discrepancies, improving reporting accuracy, and ensuring full compliance with AML/CFT and KYC regulations. Recognized for strong problem-solving abilities, data analysis expertise, and effective cross-functional collaboration. Committed to driving operational efficiency and delivering high-quality service in fast-paced environments.

CORE COMPETENCIES

• Transaction Monitoring & Fraud Detection	• Banking Operations & Treasury Management	• Data Analysis & Reporting (Advanced Excel, SPSS)
• Regulatory Compliance (AML/CFT, KYC)	• Customer Service & Issue Resolution	• Process Improvement & Operational Efficiency
• Financial Reconciliation & Reporting	• Stakeholder Engagement & Communication	• HR Data & Records Management

PROFESSIONAL EXPERIENCE

Sterling Bank Plc – Lagos, Nigeria

Channel Associate / Transaction Monitoring Officer | 2019 – Present

- Monitor and analyze high-volume financial transactions to identify irregularities, reducing operational and compliance risks.
- Process and manage sensitive customer data with a high level of accuracy and strict confidentiality standards.
- Prepare detailed analytical and compliance reports to support strategic decision-making and audit readiness.
- Identify and resolve transaction discrepancies, improving operational efficiency and reporting accuracy.
- Collaborate with internal teams to streamline workflows and enhance service delivery performance.
- Ensure strict adherence to regulatory frameworks including AML/CFT and KYC requirements.
- Support internal and external audit processes through accurate documentation and timely reporting.

Treasury Operations Officer

- Oversee daily cash flow positions, ensuring optimal liquidity management across operations.
- Execute, monitor, and reconcile financial transactions including payments, collections, and transfers.
- Perform bank reconciliations and proactively investigate discrepancies to resolution.
- Maintain accurate financial records for all treasury activities and reporting requirements.
- Support audit exercises by providing comprehensive treasury documentation and financial insights.

Lagos State Internal Revenue Service (LIRS) – Lagos, Nigeria

Front Desk Officer (Legal Department) | 2018 – 2019

- Managed and maintained sensitive legal and compliance documentation with a high level of accuracy.
- Responded to taxpayer inquiries and resolved issues efficiently, improving service experience.
- Processed annual returns and reconciled official records in line with regulatory standards.
- Supported internal administrative processes, contributing to improved documentation efficiency.
- Strengthened stakeholder relationships through effective communication and professionalism.

EDUCATION

Osun State University, Nigeria | B.Sc. Business Administration & Management | 2013 – 2017

CERTIFICATIONS & PROFESSIONAL DEVELOPMENT

Data Analysis with SPSS 2026	**Artificial Intelligence: Prompt Engineering** 2025	**CIBN Ethics Compliance Certification** 2024
Cyber Security & Risk Management 2024	**AML/CFT/CPF Regulations in Nigeria** 2023	**Change Management** 2023

Fraud Management & Financial Crimes 2021	**Business Continuity Management** 2021	**Digital Marketing – Google Digital Skills for Africa** 2020

PROFESSIONAL MEMBERSHIP

Institute of Human Resources and Strategic Management (IHRSM)

LANGUAGES & TECHNICAL SKILLS

Languages: English (Fluent), Yoruba (Fluent), French (Basic)
Technical Skills: Microsoft Excel (Advanced), Word, PowerPoint, HRIS Tools, Photoshop, CorelDraw

ADDITIONAL INFORMATION

Interests: Writing, Blogging, Travelling, Music, Creative Arts