

Erica Kuniansky

## PROFESSIONAL EXPERIENCE- SELECTED HIGHLIGHTS

7/2021 – Present- Head of Compliance, CoreCard Software, Inc

- Supervise Bank Secrecy Act and additional compliance requirements as Program Manager for Prepaid Card Program with 28 subprograms.
- Ensure timely completion of partner bank IT and Regulatory questionnaires and point person for annual IT Security and Regulatory Audits
- Conduct vendor due diligence to for new vendors as well as ongoing due diligence.
- Developed Vendor classifications and policy, ensuring compliance with due diligence requirements.
- Work with external auditors to provide required evidence for SOC 1 and SOC 2 audits, along with parts of PCI compliance audits.
- Conducts quarterly compliance meetings, including tracking of issues through completion.
- Partner with training managers to ensure proper compliance training is assigned and completed based on employee roles.
- Review all new customers and products for compliance for final approval.
- SharePoint administrator for compliance, moving from shared folders to SharePoint sites and subsites restricted to employees for business use only.
- BSA Officer Covering all aspects of the CoreCard AML Program
- Represent CoreCard for IT Security Audits for several of the world's largest financial corporations.
- Standardized policy and procedure management by testing, updating, and writing policies for approval and storage in central repository.

8/2019 – 9/2020- GVP Managing Director, Client Engagement and Support Services- Signature Bank of Georgia

- Developed and implemented strategic plans and initiatives designed to meet the bank's short and long-term goals as they related to retail banking.
- Wrote, maintained, and updated procedures and ensured training documents were easily accessible across the bank, by establishing a central location and standardized format.
- Developed and guided the learning path of existing employees and new hires, acting as the bank's ambassador for a comprehensive onboarding process.
- Conducted due diligence and opened deposit accounts for over 100 Payment Protection Program Participants within an 8-week period.
- Led front line users in migration from Fiserv to Accusystems as a compliance document repository.

11/2017 – 4/2018- AML Compliance Officer- Brightwell Payments

- Increased efficiency by automating reports to facilitate transaction monitoring for Fraud and AML
- Tested existing AML procedures and addressed gaps between policy and process.
- Responded to AML alerts via Fiserv alert management system while identifying and escalating root causes for false positives.
- Developed, documented, and executed OFAC Screening Procedures for all new cardholders.
- Conducted Enhanced Due Diligence on both US and international entities, ensuring a positive experience for the internal sales team and the external entity officers while adhering to compliance requirements.

- Served as Subject Matter Expert for compliance for new product development.
- 10/2015 – 8/2017 – VP, AML/KYC Quality Review/Assurance Manager – SunTrust Bank
- Hired direct reports, developed new hire training, business processes, and wrote policies and procedures that met compliance standards as related to BSA/AML
  - Determined key AML business activities, wrote business requirements for AML report automation, and partnered with technology to ensure timely completion to meet compliance standards.
  - Successfully planned quarterly town halls for business unit including soliciting speakers, gathering, and editing content, and keeping the agenda appropriate as the audience spanned three states and two time zones
  - Identified gaps and issues and served as a point of contact for resolution, avoiding compliance failures.
  - Consistently achieved SLA for quality reporting, allowing for timely reporting of KRIs
  - Established schedule of meetings to share findings with retail operational leaders which helped bankers obtain proper KYC information and properly risk score customers.
- 10/2013– 7/2015 – Vice President – Senior AML & KYC Officer JP Morgan Chase Bank
- In response to the OCC Consent Order, wrote requirements for the user platform shared by all lines of business to ensure proper risk scoring and account accuracy.
  - Provided AML/ KYC training documents for over 2,000 front-line business specialists and branch managers.
  - Built Process Flows, Prototypes, Mockups and Branch Readiness for Enterprise Releases
  - Created scripting and definitions that appeared in the new account opening system for users to continue providing high level of professionalism when obtaining information from clients.
  - Served as a liaison between the IT and project managers, writing business requirements and use cases for enterprise system updates and releases.
  - Led data remediation projects while adhering to committed milestones.
  - Obtained rationale and ensured appropriate data access levels for 150 job family profiles globally.
- 9/2008-10/2013 Small Business Field Support Manager-Sales and Compliance JP Morgan Chase Bank
- Facilitated the launch and integration of the Small Business job family into the Georgia Market with accountability for training, development, and succession planning for 2 job categories, along with strategic planning and execution.
  - Conducted workshops, training classes and one-on-one coaching on profiling for sales and Know Your Customer (KYC) standards.
  - Grew Small Business Specialist team to 125 employees in 88 branches with no additional overhead.
  - Served as AML Subject Matter Expert (SME) educating bankers and all levels of management to spot and report red flags.
  - Designed/delivered new hire, management, and Train-the-Trainer programs with highly positive feedback.
  - Conducted branch audits by verifying branch collateral, reviewing documentation, observing incoming phone calls for proper disclosures, and looking for potential privacy breaches.
  - Audited new business accounts opened in Georgia for potential fraud and compliance issues.
  - Served as the business banking lending point of contact for the Georgia market, ensuring that proper documentation was submitted with applications, assisting with calculating cash flow, and analyzing business tax returns.
  - Earned #1 ranking out of 63 managers in 2011 based on revenue generation and audit compliance; recognized with the 2011 National Achiever award.
  - Led Georgia in sustaining top 1-3 ranking out of 60+markets for new accounts and cross-sales by partnering with Commercial Banking, Wealth Management, Consumer, Risk Operations and National Training

9/2005 – 9/2008 – Manager, Personal and Business Banking – RBC Bank (Now PNC)

- Provided strategic and tactical leadership for 7 employees in a branch bank with operational deficiencies and declining revenue.
- Realigned staff implemented training and led team in progressing from achieving zero performance metrics to routinely meeting or exceeding sales goals within 12 months.
- Designed and implemented targeted business strategy increasing customer base among Architects, CPAs, Attorneys and Veterinarians
- Brought Financial Center from an unsatisfactory audit upon arrival to satisfactory within 6 months.

7/2003 – 9/2005 – Financial Center Manager – Wachovia/SouthTrust Bank (Now Wells Fargo)

- Hired to turnaround a bottom-ranked branch with failing audit scores and lead a team of 7 employees in meeting revenue and compliance targets – only delivering solutions or products suitable to the clients with their permission and knowledge.
- Maintained P&L accountability and led business development, operational integrity, and employee development initiatives.
- Transformed an underperforming branch in achieving top 10% ranking out of 60+ South Trust branches.
- Retained this status out of 200 Wachovia branches both during and after the acquisition.
- Selected by senior management for invitation-only Wachovia leadership development team.

9/1998 – 7/2003 – Financial Services Representative, Assistant Branch Manager, Branch Manager-SunTrust

- Developed expertise in retail bank sales and operations progressing to Branch Manager within 3 years.

#### EDUCATION AND CERTIFICATION

- Bachelor of Arts, University of Georgia, Franklin College of Arts and Sciences, 1998
- Certified Anti Money Laundering Specialist
- Certified AML Fintech Compliance Associate

#### COMMUNITY INVOLVEMENT

- Principal's Advisory Council Member- Dunwoody High School
- Superintendent Advisory Council Member- Dekalb County
- Girl Scout Troop 18454 Leader

#### SELECTED LIST OF TECHNOLOGIES USED

- Fiserv FCRM and Premier Platform
- Lexis Nexis / Bridger Insight
- Sageworks
- Nice- Actimize
- Watchdog OFAC and PEP Screening
- Sales Force
- Zoho Suite- CRM, Digital Marketing, Project Management and Web Support
- Accusystems- Document Repository, Task Management, and Reporting
- SharePoint, Word, PowerPoint, and Excel

References available upon request.