



RI

ROSELINE ISIODU

INT CHARTERED MANAGER, MBA, ICA _ DIP, MSP®, MOP®, PRINCE2 AGILE®,
PRINCE2®, RISK SPECIALIST R.ISIODU@GMAIL.COM

PERSONAL STATEMENT

A seasoned and results-oriented compliance and risk leader with over a decade of experience in supporting global teams, committees & execs in delivering, conceptualizing, strategizing, prioritizing, implementing and embedding required financial crime risk mitigations, business strategy and organizational transformations within the financial services and other sectors. Having supported large-scale teams of senior professionals and currently implementing strategic initiatives. I am adept at providing intelligence insights and oversights, strategic advice, steering high performing teams, and delivering impactful solutions to support organizational objectives. Influencing, challenging, advising as well as navigating exco members, board committees, complex regulatory environments, as well as driving organizational transformation across multi-domain businesses utilizing data insights and MI. With a proven

KEY SKILLS

- **Leadership:** Extensive experience in regulatory engagement and relations, oversight in all aspects of risk, compliance as well as financial crime risk including but not limited to SAR reporting, Sanctions screening, CDD, EDD, Counter Terrorist Financing MI together with managing of large, diverse teams of senior professionals to achieve desired outcomes, ensuring alignment with risk mitigation requirements, regulatory compliance, organizational goals and driving high performance.
- **Strategic Implementation:** Expertise in engaging with EXCO & SLT to develop, prioritize and execute strategic initiatives at departmental & Group level, aligning anti financial crime, risk frameworks with JM:SG, FATF, risk policy, FCA & PRA policies as well as business objectives to achieve operational efficiency and regulatory compliance.
- **Senior Stakeholder Engagement & Management:** Proven ability to engage, influence, oversee and manage relationships with the board execs and senior stakeholders, including external as well as internal board members, regulators, and partners.
- **Regulatory Compliance & Risk Management:** Deep knowledge of regulatory environments and risk management practices, utilizing data & MI with a focus on risk, financial crime prevention, SAR Reporting, Sanctions Screening, conduct risk, and governance.
- **Organizational Transformation:** Demonstrated success in leading large-scale organizational transformations, optimizing processes, and delivering significant cost savings and operational improvements.
- **Change Management:** Skilled in managing complex change initiatives, helping the board execs to ensure seamless integration of new regulatory, compliance, policy and monitoring or investigative systems processes and frameworks while maintaining business continuity.

track record in delivering and representing in high-level, regulatory reviews and interactions, I ensure compliance and operational excellence. Having deep understanding of financial crime, operations, risk, regulatory compliance, and business transformation, I am committed to delivering value and optimizing performance across all levels while ensuring profitability. Monitoring and tracking investment outcomes, including delivery to milestone cost benefits as well as resource management, deliverables, and customer experience improvements. Developing people, coordinating budgets, resources, business strategies and creating centers of excellence often leading to savings. A keen advocate of harnessing digital and technological advances that truly benefit all. I have many years' experiences of managing high-performing and large global teams, ensuring the business is set up for success by providing core service support and effective senior stakeholder engagement and management. Key to success is owning, monitoring and measuring the end-to-end experience and performance for all. With a proven ability to develop and strengthen management teams to maximize profitability and efficiency. Possessing excellent communication skills and able to establish sustainable and profitable relationships with all levels of stakeholders,

- **Data-Driven Decision Making:** Expertise in utilizing data analytics and management information (MI) to inform strategic decisions, monitor performance, and drive continuous improvement.

PROFESSIONAL EXPERIENCE

NATWEST GROUP • FINANCIAL CRIME - THREAT INTELLIGENCE LEAD – PRIORITIZATION & PROCESS OPTIMIZATION • TRANSACTION MONITORING • 2021 – PRESENT

- Developed the Threat Governance Framework which was presented to EXCO and adopted. Utilized in monitoring SAR reporting, anti-tax evasion, counter terrorist financing, sanctions screening and other IMLSR submission. Leading cross-functional teams in the design and execution of strategic threat intelligence initiatives, ensuring alignment with Group-wide objectives and regulatory control framework requirements. This is now being used in the across the Group and being considered for use across the multi-bank engagement hub.
- Having oversight of the development of regulatory, financial crime, operational and compliance risk as well as horizon scanning processes prioritizing the use of data and threat themes in risk prioritization policies and processes, SAR reporting, Sanctions screening, rule optimization as well as empowering teams to manage and mitigate threats independently while maintaining high standards of compliance in cases reported to NCA.
- Engaging with the executive and board members, senior stakeholders in committees, to present findings and drive decision-making on prioritization threat intelligence and risk management strategies, while embedding of Threat Governance Framework into BAU.
- Representing in high-level regulatory review committees, ensuring that threat management approach meets or exceeds regulatory expectations, resulting in better CEC rating and NPS.
- Leading the implementation of threat risk control frameworks, collaborating with internal and external partners to address emerging threats and optimize threat mitigation strategies within prioritization.
- Managing the portfolio of threat intelligence initiatives, overseeing budget, resource allocation, and risk management to ensure successful delivery and alignment with Group objectives.

SPECIALIST BUSINESS CONTROL PARTNER • DESIGN AND APPETITE • 2021 – 2021

- Trusted Advisor in providing guidance and technical support to partnered-with business franchises and risk control functions to identify, assess, and manage control risks across the Group, ensuring alignment with the organization's risk appetite.
- Played a key advisory role in aligning business operations with regulatory frameworks in line with EWRMF, utilizing deep expertise in

executives, committee members and boards.

BOARD ROLES

- Threat Response WG - Lead
- Digital X DE&I Taskforce - Member
- Change Shapers – Supporting RBSI CEO on bank wide Strategy Adoption - Member
- One Bank Task Force - Diversity & Inclusion Council - Member
- Human Rights Steering Group committee - Member
- Inclusion Champions Forum - Co-Chair
- Ethnically Diverse Recruitment – Lead

CORE COMPETENCIES

- In-depth knowledge of regulatory and commercial environment, compliance, customer, conduct and controls.
- Ability to ensure the generation and utilization of appropriate policies and framework to mitigate and manage risks.
- Effective global team management, Senior Stakeholder engagement, influencing, negotiation and management
- Experience of leading a large-scale, customer-centric transformation programme.

financial crime and conduct risk management.

- Managed stakeholder relationships across the Group, working with executives and board members, facilitating the seamless interpretation and implementation of policies to enhance risk control and compliance.

SENIOR COMPLEX SPECIALIST • SHARED SERVICES, CDD • FINANCIAL CRIME & CONTROLS • 2020-2021

- Utilized expertise in financial crime, conduct risk, and regulatory controls to deliver strategic risk management solutions across the Group. Enabling return to appetite and fulfilment of S166 requirements.
- Collaborated with senior stakeholders internally and externally to ensure the effective implementation of financial crime policies and the alignment of operations with regulatory requirements.
- Led high-quality investigations and produced detailed reports for senior management and regulators, providing actionable insights on complex financial crime cases.

ASSOCIATE DIRECTOR • STRATEGY & DELIVERY – BUSINESS MANAGEMENT – COO OFFICE, LARGE CORPORATES & INSTITUTIONS • 2019-2020

- Led global teams in the development and implementation of customer-centric business models, driving operational efficiency, embedding agreed Model, overseeing TOMs and delivering significant cost savings.
- Played a central role in the execution of Project Tunbridge, aligning the Group's risk framework with new operating model, resulting in millions in savings. Challenged LC&I ExCo in line with EWRMF, working across all Key Risk types and business areas. Identifying and managing conflicts resulting from and in process improvements.
- Trusted Advisor in providing regulatory guidance and technical support to the head of LC&I and the COO in providing strategic risk and regulatory advice, contributing to the successful delivery of Group-wide initiatives, ensuring compliance across multiple jurisdictions.

SENIOR OPS AML SPECIALIST • SICG, CHANGE & PORTFOLIO DEVELOPMENT, REMEDIATION SHARED SERVICES • 2017-2019

- Managed a portfolio of the bank's highest-risk customers, leading teams in conducting in-depth investigations and delivering comprehensive reports to senior management and regulators.
- Played a key role in enhancing the Group's AML framework, driving improvements in risk management processes and ensuring compliance with regulatory standards.
- Engaged with senior stakeholders to address complex AML cases, leveraging investigative skills and regulatory knowledge to deliver sound recommendations.

PRINCIPAL CONSULTANT • ALEXANDER MANN SOLUTIONS • 2015-2017

- Financial Crime risk control, investigation, research and Management.
- Strong analytical, strategic and problem-solving abilities
- Business management, Performance and transformation support
- Leadership support management
- Business transformation
- Resource Management
- Leadership influencing
- Coaching
- Networking and transformation

RECENT AWARDS

Winner – Outstanding
Inclusive Leadership Award
-2025

PROFESSIONAL QUALIFICATIONS

- Compliance Risk Specialist - NatWest Group
- Advanced Diploma In Financial Crime - ICA
- Determined to Lead - Leadership Training
- Managing Successful Programmes (MSP®)
- Management of Portfolios (MoP®)
- Level 3 Award in Line Management
- Corporate Coaching Certification

- Supported the Execs and global teams in delivering compliant, strategic change portfolios for clients, managing vendor risk, budgets, and cultural shift initiatives to ensure successful outcomes.
- Coordinated large-scale relocation projects, ensuring timely and cost-effective execution while maintaining alignment with client objectives.
- Provided strategic advisory services to senior management, driving performance improvements and cost savings through effective resource management and process optimization.

CONSUMER CREDIT AUTHORISATIONS & SUPERVISION • FINANCIAL CONDUCT AUTHORITY • 2013-2015

- Spearheaded the integration of firms into the FCA regulatory regime, having oversight of teams in managing complex portfolios of financial services firms' authorizations. Challenging, advising and updating the executive and board members on performance and progress.
- Managed strategic C- suite engagements and other senior stakeholder relationships, overseeing the allocation of resources and ensuring the successful delivery of regulatory initiatives.
- Managed regulatory reviews: Business Model Analysis, Remuneration and Credit Risk Reviews.
- Led interactions with the executives and board members of regulated firms on conduct, risk, controls, and customer vulnerability management, ensuring compliance and operational integrity.

EDUCATION

- **MBA** - Grenoble Graduate School of Business
- **MBA** - International Chartered Manager
- **ICA - Diploma In AML**- International Compliance Association
- **Chartered Banker** - NatWest Women in Business
- **Talent Academy Alumni**: NatWest Leadership in Business Training
- **Ignite Alumni**: Natwest Ethnic Diversity Leadership training.
- **McKinsey Academy**
- **Certificate** in Leadership
- **Certificate** in Fin. Markets Trading and Analysis
- **Certificate** in Financial Modelling