

# Career Pack - Trainee AML Compliance Coach

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## 1 The Essentials

Full time	9:00 am – 5:00 pm Monday to Friday Remote working using various online software, including our AML software, Zoom, Google Chat, and others.  You will join a fun-loving group, and although we all work remotely, you'll build strong friendships and connections throughout Scotland.	
Start Date	Tuesday, the 17 <sup>th</sup> of February 2026	
Salary in Year One	£26,000 £28,000	During your Basic training (3 to 4 months) While you gain experience throughout the rest of year one
Salary at the start of Year Two	£32,000	As a qualified AML Coach See below for career progression
IT Equipment	All you need is a reliable broadband connection. We supply and help you set up laptops, extra screen, headphones and other working-from-home kits. Our IT team will organise this with you.	

## 2 What does an AML Compliance Coach do?

Our clients are legal firms that assist their clients in buying, selling, and transferring property. Most often, this involves residential property, but it can also include company and commercial property.

In recent years, governments have increased both the number and frequency of AML compliance checks that banks, professional firms, and other businesses must conduct before providing a service to a prospective client.

The main aim of these checks is to prevent the proceeds of criminal activity from being laundered and turned into legitimate funds, thereby rewarding the criminal activity.

While we all support and agree with this goal, most legal firms in the UK are struggling to handle the growing burden of AML compliance imposed on them, and they fear the career-ending penalties that are enforced if they fail to meet the required standards.

Larger legal firms, which we define as those handling over 500 residential, commercial, or company transactions each month, will have their own in-house AML Compliance Team comprising five or six members.

The legal firms we serve are small to medium-sized. They recognise that complying with the increasing volume and complexity of AML-related regulations requires skilled AML professionals supported by specialised software. As a result, they have outsourced their client onboarding, the most demanding part of AML compliance checks, to us. We become their Onboarding Team and deliver the high level of professional service that the best of the larger firms expect from their in-house AML Compliance Team.

What does the Onboarding process involve?

- 2.1 When the firm's client agrees to a deal, the Fee Earner handling the transaction will:
- Create a new client/matter in their secure area of Instant Office, our specialist AML software
  - Upload a copy of their Welcome letter, Success Letter and Fee Quote to the working matter
  - Complete and send a new Instruction form to us, their Onboarding Team
- 2.2 The new instruction will be allocated to a coach who will call the Fee Earner to:
- Get background information on the client
  - Clarify any points on the transaction
- 2.3 The Coach will call the client to:
- Introduce themselves and explain how the onboarding works
  - Echo back to the firm's client their understanding of the Client/Matter
  - Obtain more details about who is involved in the transaction, where their deposit is now, and how they is was accumulated.
  - Agree on a plan with the firm's client that will make the onboarding process as easy and painless as possible for them and any giftors they may have.
  - Identify any AML red flags and address them before they become problems
- 2.4 The Coach will invite the client to log in to their "Secure Room" to:
- Complete an online process to verify their Identity and Address
  - Complete a tailored set of online forms that will capture details about the client's Personal and Financial Profile, what they are planning to buy/sell/re-mortgage/transfer/lease, and what funds they will use to do this.
  - Upload proof of how they accumulated these funds and the bank accounts where these funds are currently held
  - If it is a purchase, provide contact details of any Giftors who are helping them fund their purchase.
  - Confirm acceptance of the firm's terms of business, fee estimate and such other documents as the firm wants us to include
- 2.5 Working with the client, the Coach will review all documentation and information and will:
- Build a detailed understanding of the Client/Matter and funds involved
  - Refresh or build a Personal Profile, including their nationality and residence, the anticipated levels and nature of business they will instruct the firm to carry out
  - Refresh or build a Financial Profile, including the nature of their business, occupation or employment, investments, and wealth
  - Build a clear understanding of what the firm is being asked to do
  - Established a clear and detailed understanding of the Source of Funds to be used in the Client/Matter, including where the Nominated Funds are currently, how they were accumulated and, in higher risk Client/Matters, the Coach will track the flow of funds from the original source to the Nominated Account(s)
  - Successfully communicated to the client the need to advise us of any change in their Source of Funds and that they should accumulate these funds in their Nominated Account and send them to us in a single funds transfer.
  - Organise and clearly name and annotate the documents within the client's secure area to make them readily identifiable and understandable
  - Obtain further information or supporting documents where required

- Check for suspicious activity
- If the Coach identifies Major Reg Flags they will consult their line manager and decide if this case needs to be referred to the firm's MLRO (their Head of Compliance and usually one of the firm's owners).

## 2.6 From the information obtained the Coach will prepare a written Risk Assessment Form (RAF) for review by the Fee Earner.

- The Regulations and the firm's regulator specify what must be included in the RAF. The RAF is an essential document in the audit trail. It records the personal and financial profiles of the individuals involved in the transaction, the money or assets being transferred, any AML risks identified, and the steps taken to mitigate those risks. All facts relied upon must be supported by documents provided by the individuals involved or other trusted sources.
- While the Coach will gather and organise the onboarding documents and draft the RAF, the Fee Earner is solely responsible for ensuring that the correct onboarding paperwork and information are obtained, as well as for assessing and documenting the risks involved in the Client/Matter within the RAF and how they have been mitigated. The Fee Earner will review the RAF, make any necessary amendments, and request additional information or documents they wish to be included. Once they are satisfied, the Fee Earner will sign off on the RAF.
- The Coach will email the client and their giftors to confirm that they have successfully completed onboarding. They will also email the Fee Earner to confirm:
  - The cost of the Onboarding work
  - Which accounts the funds are in now and where the Fee Earner can expect them to come from at Settlement
  - Any specific notes the Coach feels the Fee Earner should be aware of

Reviewing, organising, annotating, and understanding the movement of money/assets and recording the relevant information in the RAF is the most crucial part of the onboarding process. Our training programme will equip you with the IT skills and AML knowledge needed to do this.

We work as a team and support each other through every step of a transaction. With Compliance, every day is a school day. No one person has all the answers, but we find that through discussion and research, we can usually find a solution. If not, we will consult an advocate or King's Counsel.

## 2.7 You will possess the personality to treat the people you are with, with kindness and patience, all while keeping 30+ other plates spinning.

A qualified Coach is expected to efficiently manage over 30 cases safely through the Onboarding process within 21 days. To accomplish this while maintaining their sense of humour, they need to be motivated by a sense of urgency but also remain kind and patient when communicating with Clients, Fee Earners, and other Team members.

- At the start of each day, the Coach will prioritise their cases and quickly work through them, contacting the client, their giftor(s), the Fee Earner, and, if they need help, consult internally. Their focus is on ensuring that each case progresses swiftly and safely through the process and is completed within 21 days.
- Coaches will ensure that **all clients and their giftors**:
  - Know that our role is to help make the onboarding process as easy and as painless for them as possible.
  - Are clear on what is required of them and why we need it

- Please provide all requested information and documents promptly so the legal team can advance their property transaction.
- Coaches will be in regular contact with **the Fee Earner** to update them on:
  - Any factors they discover that will increase the estimated work required and therefore the fee payable
  - Any case where the 14 and 21 reporting lines agreed with the firm have not been met
  - Whenever a major red flag is identified that necessitates a mandatory referral to the firm's MLRO, the Coach will inform the Fee Earner that this has occurred. The Coach will prepare the MLRO referral and have it undergo internal quality checks before submitting it to the MLRO and Fee Earner.
- Coaches will have regular contact with **the MLRO** of the firm they are assigned to, including:
  - Whenever any of the Major red flags outlined in the ML Regulations are identified, it prompts a flurry of activity. Coaches will engage in high-level discussions and prepare written reports. What the firm does in these situations and the audit trail maintained will be closely examined by the firm's regulators. Any failings in either the actions taken or the audit trail can result in the firm being prosecuted, fined, or facing more severe consequences, potentially ending careers for the MLRO and Fee Earners involved.
  - Coaches will be assigned to a firm to liaise with. They will seek and relay feedback on the quality of our service and organise and deliver training for the Fee Earners and support staff in the firm on anything that helps us work better together.
- The Coach will support the rest of **the Team** and be supported by them.
  - We begin each day with a 15-minute team catch-up to discuss the day's business, organise one-on-one meetings to cover tricky cases, and share any news or updates.
  - Throughout the day, there will be informal discussions between Coaches, Team Leaders, AML Specialists, and the Operations Manager about the best way to handle a specific issue that has arisen in a case. AML Compliance is a broad subject. No one has all the answers, but you will often find the solution is in the room. This group chat is an invaluable resource that you will come to rely on. Over time, you will contribute more solutions than questions, but you will never have all the answers – no one does.
  - Quality is more important than quantity. When you complete your training, you may have a monthly target of 30+ cases, but the quality of your work and how you interact with those involved are more important than simply reaching your target. We have integrated quality reviews at key stages throughout a transaction. As you would expect, the number and frequency of these checks are most intensive during training.

### 3 Core Qualities of an Outstanding AML Coach

Although subject to the same UK-wide ML Regulations, the AML risks encountered by legal firms vary considerably from those faced by banks, accountants, and other sectors in the UK.

There are around 12,000 legal firms in the UK, all governed by the same ML Regulations, but the number of AML professionals working in legal firms is very small. It is a new role within a niche sector. We do not expect that you will know anything about the role, but we are keen that you are clear about what is involved so that you can decide upfront whether it is for you.

Our specialist AML software is designed with legal firms in mind, as is our Outsourced AML Onboarding service. Both are unique to us and are not something that we expect you to know anything about.

We therefore decided that when searching for people to join us we would invite people who:

- have the personal attributes to make a great coach,
- will be a good Team Player,
- we think will become an outstanding AML Professional, and
- who will subscribe to our Core Values and our Acceptable Behaviour policy

Our training programme is comprehensive and we have evolved it over the last 5 years to the point that we are confident that we can turn a person with the right personal attributes and values into an outstanding AML Coach.

Previous roles in AML, a legal firm, or a client-facing role will have given you valuable experience that should help you complete your training period sooner than the three to four months we estimate. However, it is your personal attributes and values that we are most interested in.

We are looking for people with the following core qualities:

## Your Personal Attributes

**Try to live by “the Three Ks”** – Be Kind to yourself, be Kind to others and have the Courage to speak up for what you believe is right.

**Good Communicator:** You communicate clearly and respectfully, both when contributing your ideas and when listening to others. You are empathetic and receptive to different perspectives and constructive feedback.

**Calm in a crisis:** You react positively to changing situations. You quickly adapt your solution to meet the changed circumstances, doing so calmly and confidently.

**Positive attitude:** You approach your work with a positive and enthusiastic mindset. You enjoy a challenge.

**Discreet:** You recognise when something is told to you in confidence and you respect this confidence. You recognise that the information is not yours to pass on and so you keep it to yourself.

**Multi-tasking and prioritising:** You are particularly good at handling multiple tasks, dealing with the most urgent ones first and ensuring that all of them are completed to a high quality and within the required time scales.

## Team Player

**You thrive in a Team:** You genuinely enjoy working with others and feel a sense of satisfaction from the Team's overall success.

**Supportive and collaborative:** You help and encourage teammates, offer support when needed, and focus on achieving shared goals rather than competing with colleagues.

**Reliable and committed:** You consistently complete your cases within the agreed timescales and are conscious of how your actions may impact the entire team.

**Responsible and accountable:** You take responsibility for the quality of your work and your mistakes. You recognise that we all make mistakes, and that it is how you react to your mistake that matters.

## To be a skilled AML Professional

- bring your Personal Attributes with you to work every day
- build trust and credibility with the person you are speaking to by using your skills and knowledge to formulate and implement an elegant solution,
- Quality is key - only accept your best work from yourself.
- commit to continuous personal and professional development
- be a Team Player
- embrace our Core Values and our Acceptable Behaviour policy – insist that others do the same, irrespective of who they are. Be intolerant of intolerance.
- complete work on time and within budget – never leave a task un-done
- you are a skilled AML Professional ensure that you charge professional fees for the work you do – you're worth it!

## 4 Our Core Values

We are a small but happy band of hard-working AML professionals. We enjoy what we do. We all work well together. The “feel” of the business is informal, friendly, mainly harmonious, but often raucous.

We like this atmosphere, culture, approach to work, whatever you want to call and we want to ensure that we do not lose “it”, no matter how big the company gets.

As a group, what we have done is attempt to set down a short list of those values that underpin who we are, what makes this a good place to work, how we interact with each other, people in the legal firms we serve and their clients.

This is what we have come up with. Everyone in the business signs up to try their best to embrace these Core values and be guided by them in everything we do and say in the workplace. It is not easy, and sometimes we let ourselves down. As the saying goes, to err is human, to forgive is divine. Happily, the team and the people we work for are very forgiving!

### Our Core Values

**Live by “the Three Ks”** – Be Kind to yourself, be Kind to others and have the Courage to speak up for what you believe is right.

**Integrity:** Be honest and straightforward.

**Family comes first:** We work to live, not the other way round.

**Professionalism:** Be the best AML Professional you can be

**Teamwork:** Working as a team with like-minded people who share the same Core values and attributes as you is a lot of fun and very rewarding.

## 5 The three steps in the Recruitment Process

Please send the briefest of emails to me, Graham Gibson, confirming your interest in the role. My email is [gmg@AMLhub.co.uk](mailto:gmg@AMLhub.co.uk).

If you have a CV please attach it, if not tell me a bit about yourself in the email. Please include your contact details, including your mobile number and the best time to contact you.

We will respond to every email. It may not be the answer you were hoping for but we will do you the courtesy of responding.

There are three steps to the recruitment process:

**Step 1**      **20-minute Zoom conversation** with two of our Team members.

**Step 2**      **“Getting to know you” a series of events.** The plan is these events will help us get to know each other better. By the end you will have a much clearer idea about the role and whether it is something that you can do and would enjoy. We all spend too much time at work not to enjoy what we do.

This is the first time we have done this and have not yet finalised the programme.

We estimate that the programme of events will last for about two days in total, with one full day (probably online) and the other projects/events over the course of a week.

We appreciate that this requires a significant time commitment from you. To compensate you for this, we will send you £300 when you confirm you will participate in the events.

**Step 3**      **Final interview.** If you are selected for a final interview we will phone you to tell you whether you have been successful within 24 hours.



## 6 Your future Career options

### Dependent on three factors –

- Hitting minimum annual targets
- Demonstrating the breadth and quality of work that justifies progression of the next level a factor in this will be acquiring a specialisation in one or more areas
- Minimum experience before you can apply to progress grades

### Examples of areas of specialisation are –

- AML Knowledge and experience around a specific area of AML onboarding such as Cryptocurrency, PEP's, Major Red Flags, HRC's, Non Standard Cases, SoW, Trusts, SAR's
- Beyond Onboarding areas that firms and MLRO are required to do and that outwith the scope of the onboarding service we provide such as drafting and updating R18, PWRA, AML Manual, AML Systems and Processes and compliance reports
- Training both in-house and external

To reach this level, you have to demonstrate a specialisation in three distinct areas.

Role	Pay Scale	Roles & Responsibilities
Trainee AML Compliance Coach	1. 26,000 2. 28,000	Completing traineeship within 6 months. Blend of online learning, self-study, and shadowing other AML Coaches and building up to supervised case work. On successful completion of traineeship, graduating to Team Member.
AML Compliance Coach	Level 1. 32,000	Completing a caseload with moderate support from AML Specialist/Team Leader. Assisting trainees through shadowing and basic support. Delivering AML training both internally and externally. Supporting software users with basic queries triaged through our helpdesk  Meeting personal caseload/revenue and time-based targets Updating Supervisor on issues/interventions as required Booking training with firms Answering questions from trainees and/or other team members Covering team's workload during holidays and absences where required
	Level 2. 33,000	Hitting minimum 2.5x salary costs Demonstrating the breadth and quality of work that includes areas of specialisation that have been agreed in advance as part of your personal development plan with both the Team Leader and Operations Manager Minimum 2 years' experience
	Level 3. 34,500	Hitting minimum 2.75x salary costs Demonstrating the breadth and quality of work that includes areas of specialisation that have been agreed in advance as part of your personal development plan with both the Team Leader and Operations Manager Minimum 3 years' experience
	Level 4. 36,500	Hitting minimum 3x salary costs Demonstrating the breadth and quality of work that includes areas of specialisation that have been agreed in advance as part of your personal development plan with both the Team Leader and Operations Manager

		Minimum 4 years' experience
Team Leader	Level 1. £33,000 (Deputy Team Leader)	<p>Minimum 2 years' experience to become deputy Team Leader</p> <p>Same Roles and responsibilities as a Coach with the additional Supervising the work of your team for quality and completion within timescales</p> <p>Cover and delegate workloads as required due to team member sickness/absence</p> <p>Complete random spot checks on case reviews</p> <p>Manage and delegate AML Reports</p> <p>Assisting and dealing with any issues/interventions as required</p>
	Level 2 .£34,000	<p>Hitting minimum 2.5x salary costs</p> <p>Demonstrating the breadth and quality of work that includes areas of specialisation that have been agreed in advance as part of your personal development plan with both the Team Leader and Operations Manager</p> <p>Minimum 1 years' experience as a Deputy Team Leader</p>
	Level 3. £36,000	<p>Hitting minimum 2.75x salary costs</p> <p>Demonstrating the breadth and quality of work that includes areas of specialisation that have been agreed in advance as part of your personal development plan with both the Team Leader and Operations Manager</p> <p>Minimum 2 years' experience as a Team Leader</p>
	Level 4. £38,000	<p>Hitting minimum 3x salary costs</p> <p>Demonstrating the breadth and quality of work that includes areas of specialisation that have been agreed in advance as part of your personal development plan with both the Team Leader and Operations Manager</p> <p>Minimum 3 years' experience as a Team Leader</p>
Manager	1. 38,000 2. 40,000 3. 42,000	<p>Overseeing and supporting the Teams/Team Leaders, developing training plans &amp; resources, training, assessing and onboarding new Team Members.</p> <p>Training and developing Trainees.</p> <p>Overseeing the day-to-day progression of trainees</p> <p>Working on escalated tickets, managing productivity of the helpdesk, and feeding into product development team for future updates of software.</p> <p>Onboarding our clients, booking standard training for firms, delivering product demos, management of training events and some marketing our training offerings.</p>

### Future Progression

Other progression will be available within the company, where your role can become more specialised and could include;

- Consulting on client compliance procedures
- Regulatory reporting
- Conducting R.21 audits and quality reviews
- Preparing practice wide risk assessments and policy documents
- Creating and managing client training plans