SENIOR DIRECTOR, COMPLIANCE, RISK, ETHICS & INTEGRITY

AML / CFT | AB&C | ETHICS & INTEGRITY | GOVERNANCE & REGULATORY RISK

TANIA ALEJANDRA REYES MONTES

Mexico City, Mexico • 553 407 6385 • taniareyes2000@outlook.com • linkedin.com/in/tania-a-reyes-montes

EXECUTIVE PROFILE

I am a Senior Director in Compliance and Risk with an extensive trajectory in financial services. My career has progressed from establishing Information Security and Compliance functions to local, regional, and global leadership roles. I have designed and transformed Second Line of Defense (2LoD) frameworks and programs covering Anti-Money Laundering and Counter-Terrorist Financing (AML/CFT), Anti-Bribery & Corruption (AB&C), Ethics & Integrity, regulatory change management, investigations, governance, and risk assessment. I combine technical depth with strategic business acumen to translate complex regulatory risks into executive level decisions, effective controls, and impactful mitigation actions.

In my most senior roles, I had direct exposure to the CEO and first-line leadership in Mexico and Latin America, and participated with voting rights in local, regional, and global committees. I also contributed to high-impact decisions involving mergers and acquisitions (M&A), client relationship terminations, and other critical business decisions. I currently oversee the United States within Financial Crimes, a particularly rigorous regulatory environment that has broadened my perspective beyond Mexico and Latin America.

SELECTED EXECUTIVE IMPACT

- Orchestrated risk assessments and governance oversight over across 117 units; direct regional responsibility for 23 countries in Latin America.
- Directed a multicultural regional team of 12 and steered 9 Compliance Officers with matrix reporting; the regional office structure grew to 13 direct reports during its expansion.
- Achieved a 98% effectiveness rate across controls, Key Risk Indicators (KRIs), and Key Control Indicators (KCIs); drove a 60% improvement in team efficiency.
- Spearheaded 100% increase in Financial Crimes operational capacity; raised the Corporate Integrity Index from 34% to 95%.
- Led more than 50 regional investigations and resolved 100% of pending cases; optimized team attrition to 0% and maintained it at that level through the end of my tenure.

AREAS OF EXPERTISE

Regulatory Compliance • Regulatory Risk • Anti-Money Laundering / Counter-Terrorist Financing (AML/CFT) • Anti-Bribery & Corruption (AB&C) • Ethics & Integrity • Environmental, Social & Governance (ESG) • Second Line of Defense (2LoD) • Risk Governance • Regulatory Change Management • Internal Investigations • Risk Assessments • Control Frameworks • Executive Advisory • Compliance Transformation • Audit & Assurance.

PROFESSIONAL EXPERIENCE

HSBC

Senior Vice President – AML, AB&C & Tax Transparency / US Financial Crimes | 2024–Present

- Lead internal control frameworks to ensure compliance with internal policies and external regulatory requirements through governance and operational controls.
- Designed the Financial Crimes unit structure, increasing its operational capacity by 100% to support growth and risk mitigation objectives.
- In less than one year, transitioned the AML program from Amber—with open regulatory issues and KRIs outside tolerance—to Green, with remaining issues rated low risk and no regulatory-impact or high non-compliance-risk issues. The six AML KRIs and related KCIs reached 98% compliance.
- Serve as a strategic advisor in monthly executive committees and global Financial Crimes committees, contributing to high stakes risk decisions; lead comprehensive AML/CFT and AB&C risk assessments and strengthen risk-owner stewardship.
- Oversee two programs—AML/CFT and AB&C—covering the four main business areas and six functional lines. Monitor six AML risk indicators, including investigations, Suspicious Activity Reports (SARs), and Customer Due Diligence, as well as three AB&C indicators covering gifts and entertainment, third parties, and hiring.
- Was the first person appointed to this function; defined risk descriptions, functional scope, and the organizational structure, and helped define role profiles and recruit two additional team members.

CITIBANAMEX | GRUPO FINANCIERO BANAMEX | 1997–2024

Director – LatAm Chief Anti-Bribery Compliance Officer | 2021–2024

- Led a regional team of 12 based in Mexico City and Tampa, with direct responsibility for 23 Latin American countries; also coordinated 9 Compliance Officers with matrix reporting lines.
- Led the creation and consolidation of the regional Anti-Bribery & Corruption office, defining the structure, organizational chart, job descriptions, and hiring; the structure grew to 13 direct reports during its expansion.
- Developed team members into Manager and Senior Manager roles, presenting career progression cases to the Global Director of the function.
- Implemented robust anti-corruption programs in Brazil and Colombia, ensuring compliance with the FCPA, the UK Bribery Act, and local regulatory requirements; led the strategy that placed the bank first in the Mexican Corporate Integrity Index.
- Governed risk assessments across 117 units, achieving 98% control-monitoring effectiveness, and completed 100% of transactions subject to AML and AB&C Enhanced Due Diligence.
- Improved the efficiency of the Mexico and Latin America Compliance workforce by 60% through restructuring and process integration; led more than 50 investigations and closed 100% of pending cases.
- Designed and oversaw Ethics, AML, and AB&C programs across 23 countries, achieving 98% training completion; held voting rights on local, regional, and global committees, including Citi's Global AML and AB&C Committee.
- Had direct exposure to the CEO and first-line leadership in Mexico and Latin America and contributed to high-impact decisions, including M&A business closings and client relationship terminations; led audits and regulatory reviews with no findings.
- Contributed to the Banamex Corporate Citizenship Report, documenting 100% compliance with the UN's 16 ESG principles over three years.

CITIBANAMEX | GRUPO FINANCIERO BANAMEX (CONTINUED)

Senior Vice President – Mexico Compliance Officer | 2016–2021

- Led a local team of six and the Compliance function for all entities within Grupo Financiero Banamex in Mexico. Had direct access to the CEO and first-line leadership, held voting rights on Risk, AML, and Compliance committees, and regularly attended the Executive Committee (ExCo).
- Transformed the Anti-Bribery Office into a high-performing function, achieving 100% resolution of high-profile incidents and escalated cases within defined timelines; coordinated incident and control reviews with 15 improvements implemented at 100%, and led audits with zero recorded deficiencies.
- Raised the Corporate Integrity Index from 34% to 95%; designed the Corporate Citizenship Report in alignment with the UN Sustainable Development Goals and helped document 100% compliance with the UN's 16 ESG principles over the three most recent reporting years.
- Aligned the anti-bribery policy with local anti-corruption legislation, mitigating 100% of related external legal expenses, and advised senior leadership on regulatory and reputational risk mitigation.
- Led the separation and sale of Banamex's merchant-acquiring business from the Compliance function, completing the sale in less than six months. Also helped define regulatory requirements and the AB&C structure for the Banamex sale and supported the sale of consumer businesses in Latin America.
- Managed a performance-based compensation pool, securing promotions and salary increases for 60% of team members. The Global Managing Director fully approved 90% of my proposals, while the remaining 10% received counteroffers. Optimized team attrition to 0% and maintained it at that level through the end of my tenure.

Vice President LatAm – Compliance Officer, Policies Advisory | 2013–2016

- Built and scaled a regional Compliance program from the ground up, defining its structure, governance, policies, metrics, decision-making mechanisms, investigative capabilities, and teams.
- Implemented Ethics and Code of Conduct policies with 100% compliance; designed ethical decision-making frameworks applied to 100% of cases and managed the Ethics Hotline, closing 100% of cases across Latin America.
- Developed the first Regional Bribery Risk Assessment with 100% coverage; led ethics audits with no deficiencies, delivered training plans with 97% coverage, and resolved more than 60 conflicts-of-interest cases.

Compliance Officer – Consumer, Lending, Payments, Insurance & Global Functions | 2006–2013

- Implemented and monitored KRIs across Latin American business areas, including AML, complaints, investments, and sales practices; mitigated more than 50 risk cases and implemented 25 new monitoring processes.
- Coordinated Compliance Risk Control Self-Assessments, resolving 100% of deficiencies identified during the first year; managed corrective action plans with 0% reopening or recurrence.
- Assessed risk for new products, special transactions, and M&A; mitigated risks or implemented preventive actions in more than 50 cases. Closed regulatory gaps at Seguros Banamex one month ahead of schedule and achieved full regulatory compliance for the Group's social foundations within one year.

Information Security Officer | 1997–2006

- Founded the Information Security Office, establishing the function and a business-unit representative model for Information Security.

EDUCATION

- Master of Business Administration (MBA) | UNAM | 2000–2003.
- Bachelor's Degree in Accounting | UNAM | 1994–1998.
- Senior Management Diploma | Universidad Iberoamericana | 2005–2006.

CERTIFICATIONS & PROFESSIONAL DEVELOPMENT

- HSBC FinIntegrity Certification | 2026; International Compliance Association Certification | 2026; Certification for Compliance, Transparency, and Anti-Corruption Officers | INACIEP | 2024–2025.
- Certified Anti-Money Laundering Specialist (ACAMS) | 2023; Anti-Bribery Essentials Course | Association of Certified Sanctions Specialists | 2019.
- Internal HSBC training: Microsoft Copilot and Python for data handling | 2026.

LANGUAGES & TOOLS

Spanish: Native • English: Advanced • Microsoft Office: Advanced.

TARGET ROLES

Director of Risk • Director of Regulatory Compliance • Director of AML • Director of Ethics & Integrity.