

ARMINAS MIDVIKAS

SENIOR AML / FINANCIAL CRIME ANALYST

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PROFESSIONAL SUMMARY

AML and financial crime professional with 7+ years of experience in fintech and crypto. Started in KYC at Revolut and progressed into MLRO roles, working across transaction monitoring, KYC and EDD, fraud investigations and regulatory reporting. Comfortable handling complex cases, improving AML processes and working with compliance, product and engineering teams. Also experienced in working directly with FNTT and the Bank of Lithuania.

CORE EXPERTISE

Financial Crime Investigations	AML/CFT
Transaction Monitoring	KYC / CDD / EDD
Fraud Detection	STR / SAR Reporting
Chainalysis / Blockchain Analytics	Risk-Based Onboarding
Suspicious Activity Escalation	Regulatory Reporting
KPI Dashboards	Stakeholder Management

PROFESSIONAL EXPERIENCE

Money Laundering Reporting Officer & Team Lead | Orizon Finance, UAB, Vilnius

April 2025 to October 2025

- Managed a team of up to 10 Compliance Analysts, including day to day support, performance discussions and mentoring.
- Built the AML/CFT framework and related processes, taking into account MiCA, FATF and Lithuanian requirements.
- Set up transaction monitoring with Chainalysis and worked on risk scoring for suspicious activity.
- Reviewed regulatory gaps across Lithuania, the EU and Panama and helped turn them into practical actions.
- Worked with product and engineering teams on AML and fraud controls for onboarding, payments and wallets.
- Prepared regular AML and risk reporting for management and worked directly with FNTT, the Bank of Lithuania and external auditors.

Money Laundering Reporting Officer | Cyra Exchange, UAB, Vilnius

December 2022 to April 2025

- Reworked the AML and fraud risk processes as EU crypto regulation developed, including preparation for MiCA.
- Introduced risk based onboarding and transaction monitoring using blockchain analytics.
- Investigated complex fraud and financial crime cases involving blockchain transactions.
- Built dashboards and KPIs to keep track of financial crime risks and investigation activity.
- Worked directly with FNTT and other Lithuanian authorities and supported management on AML related decisions.

Money Laundering Reporting Officer | CBI Money, UAB, Vilnius

January 2022 to December 2022

- Set up a central AML monitoring process and case escalation workflows.
- Investigated suspicious activity and prepared STR/SAR reports for the relevant authorities.
- Created EDD procedures for higher risk customers and improved case documentation.
- Delivered AML training and prepared financial crime risk updates for management and regulators.

KYC Analyst | Revolut, UAB, Vilnius

March 2019 to December 2022

- Handled KYC, onboarding and EDD for retail and business customers in a high volume environment.
- Reviewed customer information and activity, identified potential red flags and escalated suspicious cases.
- Worked with compliance, fraud and risk teams to improve processes and data quality.
- Supported improvements to automation and fraud detection workflows.
- Made sure onboarding checks were completed properly while keeping the customer journey as simple as possible.

EDUCATION

Mykolas Romeris University, Vilnius | Smart Technology Business Management | 2014 to 2019

Carl von Ossietzky University, Oldenburg | Erasmus Exchange Programme | 2016 to 2017

LANGUAGES

Lithuanian | Native English | C1 Professional German | B2 Professional

TECHNOLOGY & TOOLS

Chainalysis | Blockchain analytics | Transaction monitoring | Risk scoring | KPI dashboards | AML case management and escalation workflows