

DARRYL GABRIEL

Payments Operations & Investigations Professional

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PROFESSIONAL SUMMARY

Banking professional with CAMS certification and a career built on SWIFT wire payment investigations, financial crime escalation, and global payment operations. Experienced resolving complex payment exceptions, conducting risk-based analysis, and coordinating with global banking partners across multiple jurisdictions. Known for thorough documentation, sound judgment under pressure, and strong investigative analysis.

KEY SKILLS

- SWIFT Wire Investigations
- Cross-Border Payment Operations
- AML/ATF Compliance Awareness
- Transaction Risk Analysis
- Process Improvement & Documentation
- Financial Crime Escalation
- Nostro Account Reconciliation
- FINTRAC Compliance
- Correspondent Banking Operations
- Investigative Documentation

CAREER HIGHLIGHTS

- **Wire Fraud Recovery, RBC Corporate Investigations:** Partnered with Corporate Investigations to recall fraudulent wire payments across financial crime cases, demonstrating compliance judgement and cross-institutional coordination under time-critical conditions.
- **STP Automation, UAT Lead:** Led UAT for RBC's first Straight Through Processing initiative, identifying critical defects in automated return-of-funds logic enabling defect-free automation across 2,237 cases (30%) across 7,475 return-of-funds investigations.
- **SWIFT GPI & ISO 20022 Implementation:** Contributed to RBC's SWIFT GPI rollout and ISO 20022 migration through end-to-end testing, training on MX message formats, and IT and Treasury coordination, ensuring format compliance and operational continuity.

SYSTEMS & TOOLS

Payments & Banking Systems: BESS Wire Payment Platform, SWIFT GPI & Messaging Systems, ISO 20022 / SWIFT MX, MT199/MT299/pacs./pain., Cross-Border Transaction Analysis, Case Management Systems

Productivity & Collaboration: SharePoint Administration, Microsoft 365, Word & Excel, Webex, Microsoft Teams, SQL (Fundamentals)

PROFESSIONAL EXPERIENCE

Escalation Officer

September 2022 – September 2023

Royal Bank of Canada | Toronto, ON

- Investigated and resolved escalated SWIFT wire transfer cases and financial crime concerns across global jurisdictions, coordinating with correspondent banks, Fraud, Compliance, and IT to achieve zero recurring instances through root cause analysis.
- Investigated FX and cross-currency discrepancies surfaced through Nostro Accounting reconciliation reports with JP Morgan Chase, Standard Chartered Bank of New York, HSBC New York, and Bank of New York Mellon, identifying root causes and coordinating resolution with treasury and global banking partners.
- Reduced team caseload by 15% by identifying systemic root causes and designing process improvements aligned with internal controls and compliance standards.
- Improved team accuracy by 10% and throughput by 20% by coaching 8 junior investigators on SWIFT payment exceptions, escalation protocols, and documentation standards.
- Maintained daily exception monitoring benchmarks by scrutinizing SWIFT payment queues, identifying unusual transaction trends, and escalating anomalous payment patterns to management for risk mitigation action.
- Escalated unusual transaction patterns, high-risk correspondent banking activity, and anomalous payment behaviour to Fraud and Compliance teams for further financial crime review.

Investigation Officer

July 2002 – August 2022

Royal Bank of Canada | Toronto, ON

- Investigated and resolved high-value SWIFT wire discrepancies daily across all major case types including cancellations, returns, amendments, unable-to-apply, cover funds not received, incorrect account credited, debit authorizations, and EFT exceptions, contributing to recovery efforts involving high-value wire payment discrepancies and potential financial losses.
- Consistently exceeded daily investigation benchmarks, resolving 100+ cases per day at peak versus a departmental target of 40-50, contributing to the department meeting its quarterly KPI targets while maintaining the lowest error rate on the team.
- Led UAT for RBC’s STP automation initiative, identifying critical defects in automated return-of-funds workflows and coordinating with BSA and TSA teams to achieve a defect-free production release automating 30% of cases.
- Contributed to RBC’s SWIFT GPI rollout and ISO 20022 migration through functional testing, MX message format training delivery, and coordination with IT and Treasury to validate end-to-end payment processing continuity.
- Identified unusual transaction trends in payment data, applying risk-based analysis to surface material financial crime concerns for escalation to Compliance teams.
- Coordinated with SWIFT correspondent banks including JP Morgan Chase, Standard Chartered Bank of New York, HSBC New York, and Bank of New York Mellon to resolve complex multi-party payment disputes.

Earlier roles in wire payment operations and investigations | Royal Bank of Canada

Progression through wire payment processing, case triage, and investigation roles building foundational expertise in BESS, SWIFT messaging, and payment exception management.

CERTIFICATIONS

- Certified Anti-Money Laundering Specialist (CAMS) ACAMS | February 2026
- Microsoft Azure Solutions Architect Expert (AZ-305) Microsoft | 2025
- Microsoft Azure Cybersecurity Architect Expert Microsoft | 2024
- Microsoft Azure Security Engineer Associate Microsoft | 2024
- Microsoft Azure Administrator Associate Microsoft | 2023
- Microsoft Azure AI Fundamentals (AI-900) Microsoft | 2025

EDUCATION

Business Management Program | Seneca College of Applied Arts & Technology, Toronto, ON

AWARDS & RECOGNITION

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|---------------------------------------|---|
| • Royal Performance Award, RBC 2021 | • Royal Performance Award, RBC 2017 |
| • Royal Performance Award, RBC 2014 | • Team Excellence Award, RBC 5x Recipient |
| • Lean Six Sigma Yellow Belt, RBC | • Lean Six Sigma Hackathon Winner, RBC |