Resume

Sangeetha.S

43/4, 3rd Main, 4th Cross
Prakashnagar, Bangalore - 560021
Contact no: 9149016743.
Email ID:- sangeetha.shivakumar15@gmail.com

OBJECTIVE

To work in a dynamic work environment which provides ample opportunity to contribute to organizational improvement and also help me in constant learning and value addition. Knowledgeable and in-depth hands-on experience in risk or MA,

AML,KYC,CDD,TM functions. Actively seeking a role where I can add my experience and immediate value to the organization.

HIGHLIGHTS OF QUALIFICATION

- Ability to effectively document findings through accurate summaries.
- Proficient Communication and organizational skills.
- Profound knowledge of data websites and applications.
- Ability to build good relationships with customers.
- Analytical and able to work in a constantly changing environment. Able to learn programs and process quickly.

PROFESSIONAL EXPERIENCE: Position Senior Representative, Operations and Job Role is Advisor II, Blended Support.
Concentrix Daksh Services India Private Limited April 2021 - Present

<u>ROLES AND RESPONSIBILITIES:-</u>

- Outline how Revolut Business complies with the Global AML & CTF policy in respect of the identification and verification process of customers in Revolut at the time of On boarding.
- Responsible for on boarding business KYC requests, contacting the business with compliance related queries and escalating complex cases.
- Performing KYC for the on Boarding Clients based on profile like Corporate, Partnership, sole trader & freelancer & PEP (Politically Exposed person) etc.
- Identifying and verifying the customer on Risk, nature of business and country of operations to avoid financial loss for Revolut.
- Identifying if there is any red flag triggered on customer during on boarding and to conduct various checks like kyc verification, source of wealth/ fund, if any suspicious found it will be raised to EDD team
- Onboarding the new merchant account.
- Credit risk rating (CRR) for the active business holding customers in Revolut Pro Account.
- Verifying the clients account based on the alerts triggered and understanding for what reason the alert is being triggered.

- Monitoring of daily transaction processing. Undertaking independent investigations – identifying and escalating potential cases
  of AML/suspicious behavior.
- Summarize & analyze in writing, clear and concise findings of transaction monitoring alert investigations. Produce high quality reports and documentation as needed. Escalate results through the appropriate channels where applicable.
- Processing Card Not Present, Payee Name Mismatch and Authorized Push Payment alert. Chatting with the customers directly for any documents required.
- Manually calculating redressal for the customer on the basis of the account restrictions on the user's account which is given as a reward to the customer.
- Reviewing transactions to identify any Money Laundering or Terrorist Financing and rapid movement of money in the clients account and escalating it further to the next level team.
- Conduct In-depth Analysis and investigation on alerts generated by AML monitoring system based on duplicate accounts, risk, terms and condition breach, money laundering, Looping activities and other suspicious activities on the account.
- Performing the due diligence on the customer based on their KYC, source of fund/Wealth, Transaction activity, Duplicate accounts, Alert investigation, Adverse media check and PEP.
- Performing transaction monitoring for the On-boarded client for understanding customers transaction patterns within the regulations and compliance.
- Identify whether the customer has not performed any suspicious activities such as Money Laundering, Looping, Merchant abuse and Sneaker pattern which is against the terms and condition breach.
- Addressing false positives through regular review of output, false positive ratios and also the quality of scenarios, is a major part of effectively managing transaction monitoring systems in AML.
- Filling the SAR report to authorities when there is a confirmed fraud about the account.
- Need to reject the SAR, if there is no suspicious activity found in the account during the investigation.
- Performed Enhanced Due diligence on PEP (Politically exposed person) clients from high-risk countries, client’s relation with sanctioned countries and Risk factors.
- Screening checks - PEP, Sanctions, Adverse Media using the tools, RDC, Google to verify if they are involved in any Financial Crimes and criminal activities and escalate it to the team.
- Conduct comprehensive financial crime investigation generated from automated AML/Sanctions alerts of a customer.
- Report Suspicious activity Report (SARS) including currency transactions report.
- Reporting to TLs/Product Owner/MLRO any acts of breaching the regulations or behavior that has a significant impact on security, as well as any gaps in the system.
- Off boarding the customer on analyzing the fraud verification on the client's account on the basis of Fake, manipulated documents and holding multiple duplicate accounts with money laundering and terms and condition breach and risk factors.
- Performing online search on the client’s individual and business entities through LinkedIn, company house etc. and open-
  source search.
- Mentored and guided team members to foster proper completion of assigned duties.

Senior Executive Claims Processing and authorizing with AML and KYC Updation Capita India Private Limited December 2011 – June 2018.

<u>ROLES AND RESPONSIBILITIES:-</u>

- To analyze the KYC (Know your customers) documents (POI, POA, SOF and OOW) using the tool Ova flow.

- To analyze AML (Anti Money Laundering)
- Dealing with client's bank account details.
- To clearly understand the case and process it without any errors
- To make a judgments on the policies based on the submission of proofs and documents and process it to the next level.
- Tools used – Citrix, Ova Flow, Lotus Notes, AS400,EG
- To analyze and clear world check hits
- To analyze fraudulent and report to MLRO (Money Laundering Reporting Officer)
- To deal with FATCA (Foreign Account Tax Compliance Act)
- Processing and authorizing claims (Full surrender, partial surrender, maximum partial surrender and maturity).
- Completion of the processing and send confirmation status of the plan through email to the client or the broker.
- Quality checking for the tasks processed by other executives.
- SME for Claims processing and authorizing.
- Communicating with the Clients (UK & Dubai) via Telephone or E-mails for any queries related to the process and cascading to the team.
- Working knowledge of SAR (Suspicious ActivityReports)/STR(Suspicious Transaction Reports).

Transaction Processing Officer - Mphasis December 2010 - September 2011

ROLES AND RESPONSIBILITIES:-

- Reviewing clients frequent surrenders, making note of any suspicious activities.
- To analyze the KYC (Know your customers) documents (POI, POA, SOF and OOW) using the tool Ova flow.
- To analyze AML (Anti Money Laundering)
- Dealing with client's bank account details.
- To clearly understand the case and process it without any errors
- To make a judgments on the policies based on the submission of proofs and documents and process it to the next level.
- Tools used – Citrix, Ova Flow, Lotus Notes, AS400,EG
- To analyze and clear world check hits
- To analyze fraudulent and report to MLRO (Money Laundering Reporting Officer)
- Performing AML-KYC document sourcing, validating, Risk Assessments, handling Client communication.
- Processing claims
- Secured, analyzed and evaluated information and documents for KYC profile remediation and AML gap assessments for Low, Medium & High risk Customers.
- Performed the required KYC screenings on customers documenting the information obtained on the client's as required by global KYC procedures using tools such as World Check, Document Checker.
- Ensured that all clients have met KYC and AML requirements.

Accomplishments

- Received recognitions from top level management for being top performer in Capita

India Private Limited.
- Interacted with clients to bring to their notice redundant procedures being followed.
- Won several laurels and appreciations from the client's for my hard work and efforts shown in completing the Volumes.
- Confidence, diligence and ability to take on challenging roles.

Highlights:-
- Engaged in quality checking and maintaining monthly error tracker.
- Provided training to juniors on process updates and client discussion.
- Acted as floor supervised for rectifying the agent's doubts.

Key Skills:
- KYC (Know Your Client)
- AML (Anti-Money Laundering)
- KYB (Know Your Business)
- KYM (Know Your Merchant)
- CDD (Customer Due Diligence)
- Chargebacks
- Merchant Onboarding
- Customer Onboarding

Key Skills:
Jira (Ticketing system)
Backoffice BO (Master system)
Dante (Altering system)
Slack (Communication)
OS Windows XP
MS Office
Excel & IE
Citrix
Ova Flow
Lotus Notes
AS400
EG

ACADEMIC PROFILE

- Bachelor Degree in commerce (B.Com) - 2009, Bangalore University.
- Masters Degree in Commerce (M.Com) - 2013, Kuvempu University.

I hereby declare that the particulars furnished above are true to the best of my knowledge and belief.

Bangalore Sangeetha.S