

# SEBASTIAN CHEN

## Financial Crime - AML Transaction Monitoring

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### SUMMARY

Financial crime and AML professional with over 3.3 years of relevant experience in transaction monitoring, KYC periodic reviews, and regulatory compliance across banking and financial services environments. Hands-on experience with **NICE Actimize SAM 9A and 9B**, including alert review, investigation, and disposition in line with regulatory expectations. Currently seeking a **long-term opportunity** to contribute consistently by leveraging compliance and analytical skills developed throughout my career.

### EXPERIENCE

#### Associate - Transaction Monitoring - Compliance & Control - I

##### BNY

📅 08/2024 - 11/2025 📍 Pune, India

- Conducted end-to-end Level 1 and Level 2 AML investigations, including analysis of integration typologies, customer behaviour, and transactional patterns to identify potential suspicious activity.
- Reviewed and validated L1 investigation outputs to ensure adherence to internal quality standards, regulatory expectations, and compliance frameworks.
- Assisted the Credit Risk team in risk assessing companies by supporting **sanctions screening**, evaluating transactional behaviour, and identifying inconsistencies that could elevate overall customer risk.
- Conducted AML investigations and **supported SAR decision-making** by documenting red flags, typologies, and investigative rationale.
- Worked on 60 monitoring rules and handled complex scenarios involving 100 behavioural scores and multi-rule combinations within a single case.
- Demonstrated a strong commitment to deadlines by working beyond regular hours to support audit-sensitive and time-critical cases for onshore stakeholders.
- Utilized multiple research and monitoring tools to support comprehensive **investigations** and **decision-making**.

#### Senior Analyst - Transaction Monitoring

##### eClerx - FIS (Worldpay) process

📅 05/2023 - 07/2024 📍 Pune, India

- Reviewed alerts generated by the transaction monitoring system to identify potentially suspicious activities, conducting detailed investigations.
- Assessed risk associated with customers, counterparties, and transactions by analysing transaction volume, frequency, and overall customer profile.
- Performed **Quality Assurance (QA)** reviews on transaction monitoring alerts and investigations completed by junior analysts.
- Provided training, mentoring, and investigative guidance to junior analysts to strengthen their understanding of **AML typologies** and investigation best practices.

### SKILLS & COMPETENCIES

#### Core Competencies:

Transaction monitoring

KYC Periodic reviews

Sanctions screening

Regulatory compliance

Case Documentation & Reporting

#### Applications & Tools:

NICE Actimize Nexen

Dow Jones Risk & Compliance

LexisNexis Fullserve Salesforce

Brighterion TRACK GOLDTIER

HOST Explorer ONFIDO MCA

### KEY ACHIEVEMENTS

#### 📌 BNY

Recognized for consistently clearing deadline-driven alerts with high accuracy under audit-sensitive timelines.

### INTERNSHIP AND ADDITIONAL EXPERIENCE

#### Equity Research Intern

##### Equivaluerearch

📅 02/2022 - 04/2022

Completed an equity research internship involving fundamental analysis and preparation of research reports on **JSW Steel** and **Yes Bank**, covering business overview, industry analysis, financial performance, key ratios, and risk factors.

## EXPERIENCE

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### Senior Representative

#### Concentrix - IBM Daksh Services -Barclays Process

📅 08/2022 - 05/2023 📍 Pune, India

- Conducted comprehensive due diligence on clients to ensure compliance with **KYC**, **AML**, and regulatory **onboarding** requirements.
- Reviewed and analysed customer-provided documents for identity verification and compliance validation.
- Performed end-to-end onboarding due diligence, assessing customer profiles and potential risk indicators.
- Identified and documented Ultimate Beneficial Owners (UBOs) and other ownership structures.

## INTERNSHIP AND ADDITIONAL EXPERIENCE

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### Process Associate

#### Sunknowledge Services Inc

📅 10/2020 - 11/2021

- Reviewed high-volume US medical claims for documentation accuracy, coding compliance (CPT/ICD), and HIPAA adherence.

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### KPMG

#### Risk Advisory

📅 06/2022 - 07/2022

Supported M&A legal due diligence through company background analysis, regulatory checks, and litigation/adverse media research using MCA and LexisNexis.

## EDUCATION

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### BCom: Accounting and Finance

#### Techno India University

📅 08/2017 - 08/2020

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### High School Diploma

#### Kendriya Vidyalaya

📅 08/2017 - 08/2020