

# TIYASHA SAHA

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## PROFESSIONAL SUMMARY

FinCrime Analyst with 3+ years of experience across **AML, chargeback management, fraud investigation, and transaction monitoring** within fintech and banking environments. Strong expertise in **Visa and Mastercard dispute resolution, EU payment regulations, and regulatory compliance**. Proven ability to investigate suspicious activity, resolve disputes within SLA, support audit readiness, and maintain high-quality compliance standards. Experienced in **KYC, CDD, EDD, risk assessment, QC, and cross-functional collaboration** in high-volume operations.

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## CORE SKILLS & COMPETENCIES

- Anti-Money Laundering (AML) & Transaction Monitoring
  - Chargeback & Dispute Management (Visa / Mastercard)
  - Fraud Investigation, Detection & Risk Mitigation
  - KYC, Customer Due Diligence (CDD) & Enhanced Due Diligence (EDD)
  - Suspicious Activity Review & Alert Triage
  - False Positive Reduction & Risk Assessment
  - Regulatory Compliance (EU Payments, RBI & Banking Controls)
  - Quality Control (QC) & Audit Readiness
  - Case Documentation, Reporting & Record Management
  - Customer Risk Profiling & Escalation Handling
  - Stakeholder Collaboration & Cross-Functional Coordination
  - SLA Adherence & Time Management
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## TOOLS & TECHNOLOGIES

- CRM & Case Management Systems
- Ticketing Tools: Jira, ServiceNow
- Microsoft Excel, Word, PowerPoint
- Google Workspace
- Microsoft Teams, Slack
- Okta Verify

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## PROFESSIONAL EXPERIENCE

### Revolut – FinCrime Operations

#### Support Specialist – FinCrime & Fraud Operations

*October 2025 – February 2026*

- Investigate and resolve **high-volume chargeback disputes**, ensuring full compliance with **Visa and Mastercard regulations** and timely submission of supporting evidence.
- Analyze **ATM fraud cases**, including unauthorized withdrawals, skimming incidents, and cash disputes, contributing to effective fraud loss prevention.
- Perform **transaction monitoring and AML alert reviews**, identifying suspicious activity and escalating high-risk cases in line with internal controls.
- Execute **KYC verification and Enhanced Due Diligence (EDD)** for EU customers, ensuring adherence to AML and regulatory requirements.
- Conduct **customer risk assessments**, reviewing transaction behavior and profile indicators.
- Maintain **audit-ready case documentation** within CRM and case management tools.
- Support **Quality Control (QC) initiatives** to improve investigation accuracy and reduce operational risk.
- Collaborate closely with **risk, compliance, and fraud prevention teams** to manage escalations and complex cases.
- Adhere to strict **SLA timelines, GDPR standards, and internal compliance policies**.

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### Genpact India Pvt. Ltd. – Payments Risk & Compliance (Meta Payments)

#### Process Associate – Payments Risk & Fraud Operations

*April 2024 – May 2025*

- Reviewed **high-volume digital payment transactions** to identify failed, disputed, suspicious, and potentially fraudulent activity.
- Supported **chargeback and dispute investigations**, compiling transaction data, payment history, and customer information.
- Conducted **account-level risk assessments**, identifying misuse, abuse, or unauthorized payment activity.
- Performed **alert triage and transaction reviews**, reducing false positives while ensuring compliance with risk thresholds.
- Maintained accurate **case notes and documentation** to support QC checks and audit requirements.
- Ensured strict adherence to **SOPs, SLA timelines, internal controls, and data security policies**.
- Collaborated with **payments, risk, and escalation teams** to resolve complex fraud-related cases and improve detection efficiency.

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### HDFC Bank – Retail Banking Operations & Compliance

## Relationship Manager – AML & Banking Compliance

*March 2023 – April 2024*

- Ensured **KYC and AML compliance** during customer onboarding and ongoing account servicing.
  - Reviewed and verified **customer identification and address documentation** in line with regulatory guidelines.
  - Supported **Customer Due Diligence (CDD)** and customer risk profiling activities.
  - Identified and escalated **suspicious transactions or unusual account behavior** to compliance and risk teams.
  - Maintained accurate **CRM records and documentation** to support audit readiness and compliance reporting.
  - Coordinated with **compliance, operations, and risk teams** to resolve AML-related queries and escalations.
    - Adhered to **banking SOPs, confidentiality standards, and regulatory controls**.
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## BYJU'S – Think & Learn Pvt. Ltd.

### Pre-Sales Associate

*March 2022 – September 2022*

- Engage with customers to understand requirements and address queries.
  - Maintained lead and customer data accurately in CRM systems.
  - Shared performance insights and reports with internal teams to support customer engagement improvements.
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## EDUCATION

### Bachelor of Arts (B.A.) – Political Science (Honours)

Calcutta University (Serampore College) | *2018 – 2021*

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## DECLARATION

I hereby declare that the above information is true and correct to the best of my knowledge and belief.