

Akhil Kumar

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PROFILE

Analytical and dependable Fraud Analyst with a strong understanding of payment risk, fraud detection, and account security. Experienced in identifying and mitigating fraudulent activity, monitoring high-risk transactions, and ensuring compliance with internal and client risk policies. Known for accuracy, integrity, and sound decision-making in fast-paced financial environments.

EDUCATION

Bachelor of business administration <i>Cimage Professional college, Patna</i>	2022
Intermediate <i>Shivam international school, Patna</i>	2019
Matriculation <i>DAV public school, Patna</i>	2017

SKILLS

- Fraud Detection & Prevention
- Payment Risk Monitoring
- Transaction monitoring
- Account Takeover (ATO) Mitigation
- Risk Analysis & Reporting
- Transaction Review & Case Management
- Compliance & Confidentiality
- Chargeback

WORK EXPERIENCE

Fraud Prevention Representative III

April 2025 - present

TTEC(India), Ahmedabad, India

- Monitor and review financial transactions to identify potential risks and prevent fraudulent behaviour.
- Conduct investigations into suspicious accounts and escalate cases requiring deeper verification.
- Detect and mitigate Account Takeover (ATO) attempts through detailed behavioural and data analysis.
- Maintain precise documentation and uphold confidentiality standards during all case handling.
- Closely work with finance team for reconciliation and other issues.
- Partner with internal risk teams to enhance fraud detection systems and streamline prevention process.

Chargeback analyst

Aug 2022 – Jan 2025

ICICI Bank ltd, Indore, India

- Ensuring that all chargeback procedures are in compliance with financial regulations and internal policies.
- Dealing with other banks and merchant for refunds and settlement issues.
- Monitor For Fraudulent Activities and Implementing preventative Measures.
- Closely work with finance team for reconciliation and other issues.
- Investigate and resolve disputes.

LANGUAGES

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| • English | <i>Full professional proficiency</i> |
| • Hindi | <i>Full professional proficiency</i> |

ACHIEVEMENTS

- Awarded Top Performer –July & August 2025 at TTEC for outstanding accuracy, proactive fraud prevention, and consistent performance under tight deadlines.
- Awarded for best performance in half yearly report, *ICICI Bank* *Oct 2023 – Mar 2024*
- Named as best performer in quarterly success report, *ICICI Bank* *July 2023 – Sep 2023*

CERTIFICATES

Excel skill for business, <i>Macquarie university</i>	<i>Nov 2022</i>
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