

Rapolu Ravikiran

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SUMMARY

Results-driven Operations Analyst with 2 years of experience in AML/KYC compliance, and fraud analysis. Proven expertise in transaction monitoring, fraud detection, chargeback management, and regulatory compliance. Adept at analyzing high-risk activities, optimizing processes, and mitigating financial crime risks. Strong Problem-Solving combined with proficiency in fraud detection tools and compliance frameworks to safeguard financial operations and enhance workflow efficiency.

EDUCATION

Siddhartha Institute Of Engineering And Technology	2018 – 2022
B-Tech in Computer Science And Engineering - CGPA: 6.5	Hyderabad, Telangana
Narayana Jr. College, Dilshuknagar	2016 – 2018
MPC - CGPA: 6.5	Hyderabad, Telangana

EXPERIENCE

Wipro	Hyderabad, Telangana
Payments Process	<i>07/2023 – 06/2025</i>

Role - Transaction Monitoring(Fraud Investigation)

Reviewer

- Monitored and moderated accounts to identify fraudulent activities, scams, and suspicious transactions, ensuring compliance with regulatory guidelines.
- Investigated payment failures, merchant settlements, and transaction discrepancies to mitigate fraud risks.
- Conducted AML/KYC reviews, verifying customer identities, transactions, and compliance with financial regulations.
- Analyzed transaction patterns to identify and prevent money laundering and financial crimes.
- Developed and optimized merchant compliance processes to enhance operational efficiency.

Transaction Monitoring

- Monitored daily financial transactions to detect unusual patterns or activities inconsistent with customer profiles, ensuring timely identification and escalation of suspicious behavior.
- Conducted in-depth investigations and due diligence on flagged transactions using internal systems and open-source intelligence, including Know Your Customer (KYC) and Enhanced Due Diligence (EDD) procedures for high-risk clients.
- Ensured compliance with AML regulations such as the Bank Secrecy Act, FATF guidelines, and local regulatory requirements by preparing and submitting Suspicious Activity Reports (SARs) and Currency Transaction Reports (CTRs).
- Maintained accurate and detailed documentation of investigations, and generated periodic reports on AML activities for senior management and regulatory review.
- Collaborated with compliance, legal, risk, and operations teams to support a unified AML strategy, and participated in staff training to promote awareness of AML policies and red flags.

Chargebacks

- Monitor and Analyze chargeback claims and review chargeback activity to identify trends and patterns.
- Handle end-to-end chargeback processes, ensuring timely responses within card network guidelines.
- Work with merchants to gather evidence and represent disputes effectively.
- Investigate root causes of chargebacks and implement strategies to reduce future occurrences.
- Maintain accurate records for all disputes and chargebacks for compliance purposes.
- Monitor chargeback ratios and ensure adherence to industry thresholds.

AML and KYC Analyst:

- Conducted comprehensive end-to-end Know Your Customer (KYC) and Customer Due Diligence (CDD) reviews for both retail and corporate clients, ensuring adherence to RBI regulations and internal compliance standards.
- Performed risk-based client profiling, assessed customer risk ratings, and escalated suspicious activities in compliance with Anti-Money Laundering (AML) guidelines and institutional policies.
- Investigated and analyzed AML alerts generated through transaction monitoring systems (e.g., Finacle AML), documented findings with clear justifications, and filed Suspicious Transaction Reports (STRs) with FIU-IND when applicable.
- Collaborated cross-functionally with Relationship Managers and Compliance teams to remediate and update KYC records, ensuring accuracy, completeness, and timely periodic reviews.
- Supported internal audits, regulatory examinations, and compliance reviews by providing validated KYC/AML documentation, assisting in regulatory reporting, and ensuring audit readiness.

Process Optimization:

- Researched and validated customer transactions and KYC information to ensure adherence to regulatory and compliance standards.
- Identified and escalated process-related issues and exceptions to management per escalation protocols, enabling timely resolution and reducing operational risk.
- Collaborated with Team Manager on exceptional cases and compliance deviations, supporting swift decision-making and corrective actions.
- Recommended and implemented process improvements to optimize workflows and reduce inefficiencies in high-risk transaction handling.

Senior Associate

- Provided training and mentorship to new associates, ensuring seamless onboarding and adherence to company policies.
- Conducted quality assurance reviews, offering feedback to enhance accuracy and efficiency.
- Conducted due diligence on high-risk accounts, leading to detection and closure of 10+ fraudulent cases to strengthen risk controls.
- Investigated suspicious payment transactions using advanced fraud detection tools.
- Worked with different Queues, Cases, SME bugs, Client sheets, and Suspended accounts.

Achievements for Payments Roles

- Reduced chargeback ratio by 15% by implementing improved evidence-gathering processes.
- Prevented fraud losses by identifying and halting high-risk transactions.
- Spearheaded a payment reconciliation process that improved transaction accuracy by 20%.
- Achieved 98% AHT compliance in resolving payment disputes and investigations.
- Developed risk models that minimized fraud incidents, improving merchant satisfaction ratings by 10%.

Skills

Hard Skills

- Fraud Detection and Investigation
- AML/KYC Compliance and Financial Crime Prevention
- Transaction Monitoring
- Chargebacks and Dispute Resolution
- Process Optimization and Risk Assessment

Soft Skills

- Analytical and Critical Thinking
- Attention to Detail and Accuracy
- Time Management and Prioritization
- Collaboration and Teamwork
- Research and Investigation

Tools

Customer Investigation Tool, Athena

Certifications

- **Certification in AML/KYC**

Certification awarded for expertise in Anti-Money Laundering (AML) and Know Your Customer (KYC) compliance, focusing on fraud prevention and regulatory adherence.

Link: [Certification Details](#)

- **Certification in Operations Job Simulation**

Successfully completed a job simulation for an Operations Analyst role at Goldman Sachs on the *Forge* platform.

Link: [View Certification](#)

- **Certification in AML, KYC, and Compliance**

Successfully completed a comprehensive certification program on AML, KYC, and Compliance, focusing on risk assessment, regulatory frameworks, and financial crime prevention.

Link to Certification: [View Certification](#)

Additional Information

- Open to opportunities in Fraud Analysis, AML/KYC Compliance, Risk Management, and Payment Operations roles.
- Strong interest in leveraging technology to enhance financial security and compliance.
- Passionate about improving operational efficiency and reducing financial risks through data-driven insights and investigations.