

TONY JOSEPH

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[LinkedIn](#), [Email Id](#)

Professional Summary:

Anti-Money Laundering (AML) Specialist with 5+ years of experience in transaction monitoring, financial crime compliance and investigations, KYC onboarding, and regulatory compliance. Skilled in identifying red flags, detecting suspicious activities, and conducting enhanced due diligence (EDD). Led teams handling 500+ high-risk alerts monthly, ensuring regulatory compliance with BSA/AML and FATF guidelines. Experienced in SAR filings, RFI requests, negative news screening, and high-risk customer reviews across Individuals, corporations, MSBs, FIs, and Government Entities.

Work Experience:

Analyst at Tide

25th Sept'23 – Present

- Conduct transaction monitoring on Individuals and MSEs, analyzing alerts for potential money laundering and fraud.
- Led investigations on 100+ high-risk accounts monthly, identifying key red flags that resulted in 30+ SAR filings.
- Led a team of 12 analysts within the Financial Crime division and facilitated structured 'buddy-up' onboarding sessions, fostering seamless integration and operational readiness of new team members.
- Perform negative news screening using LexisNexis to assess reputational risk using Transaction Monitoring System (TMS), Know Your Transaction (KYT), Risk-Based Approach (RBA).
- Managed workload distribution and case prioritisation, optimising team efficiency in high-risk transaction investigations.
- Facilitate training, mentoring and nesting for new hires to ensure effective onboarding and compliance awareness.

Senior Associate at WNS

09th May'22 – 04th Sept'23

- Conducted transaction monitoring investigations on individuals, corporations, and MSBs, reviewing alerts for money laundering, fraud, and other financial crimes for BSA, FinCEN, FATF, and OFAC.
- Drafted SARs and STRs, preparing in-depth reports for regulatory filings.
- Performed risk-based due diligence (CDD & EDD) to assess customer risk levels using Transaction Monitoring System (TMS), Know Your Transaction (KYT), Risk-Based Approach (RBA)
- Led a team of analysts, providing training on AML compliance, transaction monitoring, and regulatory requirements.

Consultant at EY - GDS

08th Nov '21 – 07th May'22

- Conducted KYC Remediation for Corporate and Individual Clients according to Central Bank guidelines.
- Performed TM and EDD Screening to ensure compliance with AML regulations.
- Conducted performance reviews and feedback to enhance analytical and investigative capabilities within the team.
- Facilitated training sessions for recruits on AML compliance and KYC processes.

Associate at Paytm Payments Bank

06th Feb '20 – 28th Jun'21

- Conducted AML audits on high-risk transactions and coordinated with FIU-IND on intra-banking fraud cases.
 - Reviewed customer onboarding (KYC) processes to ensure compliance with risk categorisation guidelines.
 - Performed process quality checks for KYC, AML, and Card departments to maintain compliance standards.
 - Led the creation and testing of the entire V-KYC process to enhance digital onboarding efficiency.
 - Collaborated with cross-functional teams to implement process improvements and drive compliance excellence.
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Education:

- **PGDM** - Institute of Management and Technology 2024
 - **M.Com** - IME Sahibabad, Ghaziabad 2019
 - **B.Com** - IME Sahibabad, Ghaziabad 2017
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Skills:

- Enhanced Due Diligence (EDD) & KYC Reviews
 - SAR Filing & Suspicious Activity Detection
 - Red Flag Identification & Risk-Based Investigations
 - Regulatory Compliance & Financial Crime Prevention
 - PEP & Sanctions Screening
 - Team Leadership and Coaching
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Investigation Tools:

- RDC, Lexis Nexis
 - Cashfree, M2P
 - Syntizen
 - Looker
 - Kustomer
 - MS Office (Excel, Word, etc),
 - Power BI
 - WorldCheck 1
 - Google Workspace
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