

Vijay Kumar Gupta

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SUMMARY

Experienced Fraud Prevention Analyst with a strong background in identifying, investigating, and mitigating financial fraud risks across various industries ensuring compliance with regulatory frameworks such as Chargeback, and AML.

EXPERIENCE

Fraud Prevention Analyst-2 [Payment risk Operation- Chargeback]

TTEC Ahmedabad

February 2024 - Present Ahmedabad

- Investigated and documented over 500 potential fraudulent activities annually, collaborating with cross-functional teams to enhance security protocols and reduce chargeback by 25%.
- Expertly utilized advanced fraud detection tools such as Torch, Nova, and Fraud Trace (FT) to monitor and analyze transaction patterns, and identify unauthorized transactions, fake inventory, stolen PI, coupon abuse, third-party booker scams, and forged IDs.
- Managed complex chargeback cases, conducted Chargeback reversals, and applied fraud categorization techniques to mitigate risks.
- Proficient in reviewing Activity Logs (AL), detecting transactions from sanctioned countries and individuals, performing detailed dispute case resolutions, ensuring compliance, and reducing financial losses.

Customer care executive associated with payment-related concerns.

Teleperformance Indore

June 2022 - February 2024, Madhya Pradesh

- Resolved over 200 payment-related inquiries monthly by leveraging CRM tools to enhance customer satisfaction and maintain a first-call resolution rate of 85%.
- Updating account details and providing blended support related to payment and disputes, subsequently contributing to a 30% increase in team efficiency and proficiency in utilizing advanced tools.
- Successfully verified and processed over 2,000 estate claim-related cases, ensuring accuracy, compliance with legal and regulatory requirements, and timely resolution.
- Trained on cross-functional teams to effectively address and resolve chargeback-related concerns, enhancing collaboration and streamlining dispute resolution processes.

AML Analyst (Contract Role)

TaskUs

May 2021 - September 2021, Indore

- This was my first job in financial banking, and I learned a lot in the past four months.
- Verified 100+ documents daily to ensure compliance with AML and KYC regulations, maintaining a 99% accuracy rate.
- Identified and mitigated 50+ potential money laundering cases through thorough analysis and investigation, reducing financial crime risks. Additionally, the case studies related to a banking scam.
- Screened 200+ high-risk customers quarterly using PEPs and CDD processes, TMS, contributing to enhanced risk management.

EDUCATION

Bachelor of engineering

Radharaman institute of technology and science • Ratibad, Bhopal • 2018 • 8.37

CERTIFICATIONS

Chargeback reason codes in card payment

Udemy • 2025

- Applying insight of this certificate to decode numerous chargeback reason codes, simplify disputes, protect revenue, and build trust.

Financial Crime: Process and Technology- Masterclass

Udemy • 2025

- To reduce false positive cases from 95% to 81% by leveraging an optimized Transaction Monitoring System (TMS) and implementing enhanced filtering techniques within fraud detection applications, Scams, Identity Takeover, Digital Fraud, Card Fraud Check Fraud.
- Specialized skills across [AML, CTC, CDD, Sanctions screening, name and transaction filtering, TMS, PEPs, Fraud (Internal 31% and external 43%, collusion 26%)]

SKILLS

Fraud Prevention, Fraud Detection, Fraud Trend Identification, Transaction monitoring, Jira, Confluence, Account takeover, Activity log, and Chargeback prevention, KYC, Transaction monitoring, filtering, Fraud