

AYUSHI PANDEY



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Professional summary

Detail-oriented and compliance-focused KYC specialist in financial services. Dedicated to ensuring regulatory compliance while minimizing risk exposure. Proficient in conducting thorough due diligence and implementing robust AML/CFT procedures. Also, had a proven track record of resolving inquiries efficiently and effectively, while maintaining a positive and professional demeanor. Seeking to leverage strong communication skills and attention to detail to contribute to a dynamic team environment and exceed customer expectations.

Experience

Senior Associate August 2024 - Now

Tech Mahindra, India, Noida

KYC, Customer Identity Verification and Payment Analysis:

Perform Know Your Customer (KYC) checks to verify customer identities as per regulatory guidelines.

Ensure all customer documentation is complete, accurate, and compliant with banking standards.

Monitor and analyze transactions in customer accounts, identifying any unusual or suspicious activity.

Investigate and process chargebacks, ensuring compliance with regulatory and company policies.

Adhere to internal and external policies and regulations, including anti-money laundering (AML) and fraud prevention standards.

Communicate with customers as required to clarify account discrepancies or transaction details.

Attention to detail and ability to handle confidential information.

Skills

- Communication
Expert
- Creativity
Expert
- Problem-solving
Expert
- Teamwork
Expert
- SDD/CDD/EDD
Experienced
- AML verification & KYC
Experienced
- Transaction Monitoring
Experienced
- Customer Onboarding and Fraud Detection
Experienced

Hobbies

- Dancing
- Cooking
- Volunteering

Awards

-  Rewards & Recognition - JFM (2023)
-  Rewards & Recognition - OND (2023)
-  Rewards & Recognition - JFM (2024)

HclTech, India, Lucknow

KYC & AML Verification, Transaction monitoring - Account opening

Reviewing customer documents and information to ensure compliance with KYC regulations.

Highlighting the Fraud/Unusual Pattern Identified while validating AML Documents

Identified customer risk levels based on established criteria.

Updated client profiles with relevant KYC information.

Coordinated with internal departments to resolve discrepancies in customer data.

Maintained up-to-date knowledge of current AML trends, regulations, and best practices.

Gather transaction data from various sources.

Analyze transaction patterns and behaviors.

Set parameters and thresholds for generating alerts.

Review and prioritize alerts for potential suspicious activities.

Maintain accurate records of customer interactions and support activities,- enabling efficient tracking and follow- up on customer inquiries and resolutions.

Languages

- Hindi
- English

Personal info

- Date of birth: 31 May 2001

Education

2018 - 2021

Bachelor of Commerce of University of Lucknow, India, Lucknow

2017 - 2018

Intermediate of Lucknow Public School, India, Lucknow

2016 - 2017

High School of Lucknow Public School, India, Lucknow