

Resume – AML / Fraud Investigation Analyst (9+ Years of Experience)

Name: Piyush Kumar

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Professional Summary

Dedicated AML and Fraud Investigation Analyst with over 9 years of progressive experience across five organizations. Expert in Anti-Money Laundering (AML) processes, Fraud Risk Management, Transaction Monitoring, and Investigations. Proven track record of conducting detailed investigations, preparing Suspicious Activity Reports (SARs), and ensuring compliance with regulatory frameworks including FATF, OFAC, and FinCEN. Strong analytical, communication, skills.

Core Competencies

- AML & Fraud Investigation
- Transaction Monitoring & Screening
- SAR / STR Reporting
- KYC/CDD/EDD Reviews
- Regulatory Compliance (FATF, OFAC, FinCEN, BSA)
- Risk Assessment & Mitigation
- Case Management Tools (Actimize, LEXIS NEXIS, etc.)
- Data Analysis & Forensic Review
- Process Improvement

Professional Experience

Organization 1 – [Quess Corp.](#) | KYC Analyst (C2H Role)

04/2023– 07/2025

- Lead complex AML and fraud investigations, analyzing suspicious activities and transaction alerts.

- Prepare and file SARs/STRs in compliance with regulatory requirements.
- Conduct enhanced due diligence (EDD) on high-risk clients and entities. Completed the entire process of checking transactions, creating documentation, and writing narratives within the specific time frame (AHT) set by the company, ensuring efficiency and quality.
- Analyzed the reason for the transaction and provided a detailed Analyzed the reason for the transaction and provided a detailed.

Organization 2 – **WNS CONSULTING** | **Lead Associate**

02/2022– 11/2022

- Reviewed alerts generated from transaction monitoring systems and escalated cases as necessary.
- Conducted CDD reviews and verified customer information against sanctions lists. Checking transactions against global sanctions lists, politically exposed persons (PEPs), and other watchlists to prevent illicit financial activity.
- Documented findings and supported internal audit and regulatory reviews.

Organization 3 – **Concentrix** | **Sr. Representative**

08/2019– 01/2022

- Investigated suspected fraud cases, including identity theft, account takeover, and payment fraud. Checking transactions against global sanctions lists, politically exposed persons (PEPs), and other watchlists to prevent illicit financial activity.
- Evaluating the risk profile of respondent banks, considering factors like their jurisdiction, business model, and AML controls.
- Correspondent Banking Risk Assessment: Evaluating the risk profile of respondent banks, considering factors like their jurisdiction, business model, and AML controls.

Organization 4 – **Mercer** | **Sr. Analyst.**

05/2015– 09/2017

- I was a part of DB (Defined Benefits) UK team, basically we deal under pensions of UK people where we need to transfer their pensions from one pension arrangement to another for that we need documentation.

Organization 5 – **Genpact** | Sr. Process Associate

12/2013– 05/2015

- Onboarding of Insurance entities. - Issue auto-id cards as per needs, Working knowledge of Waiver of subrogation, etc.

Education

B.com – [Vinoba Bhave University/J.J. College] | 2012

Certifications

- Combating Terrorism Financing
- Open-Source Intelligence
- Operational Analysis of Suspicious Transaction Reports
- Collective Action Against Corruption

Additional Information

Languages: English, Hindi, Punjabi

Availability: Immediate Joiner