

Rishika Pandey

AML Analyst

pandeyrishika9@gmail.com | 9310615936

Gurugram, Haryana

Professional Summary

Dedicated AML analyst with expertise in anti-money laundering (AML), risk assessment, and financial security. Experienced in analyzing transactional data, identifying suspicious activities, and ensuring compliance with regulatory standards. Adept at utilizing advanced AML detection tools, investigating financial crimes, and mitigating risks. Skilled in collaborating with internal and external stakeholders to prevent financial crimes.

Work Experience

Accenture

Business Associate Operations

January 2024 – Present

Analyzing financial transactions to detect and prevent money laundering, terrorism financing, and other financial crimes.

Conducting thorough investigations on flagged accounts to assess risks and ensure compliance with AML/KYC policies.

Reviewing and monitoring customer profiles, cross-border wire transfers, PEPs, and money exchange businesses.

Utilizing AML screening tools such as LexisNexis, Omni-Silverbate, UCM, World Check, and Tableau for transaction monitoring.

Performing quality control (QCP) checks for risk events and ensuring timely escalation of high-risk cases.

Investigating suspicious transactions and recommending corrective actions based on a risk-based approach.

TaskUs IND Pvt Ltd

Team Mate

May 2023 – December 2023

Conducted transaction monitoring for bank customers to identify potential money laundering and financial crimes.

Reviewed and analyzed suspicious activities related to credit and debit card transactions.

Used LexisNexis, Threat Matrix, and other AML tools to investigate fraud patterns and ensure compliance.

Worked on unauthorized transaction disputes and determined appropriate resolutions.

Analyzed SAR filings and reported financial crimes based on AML compliance requirements.

Concentrix

Representative Operations

February 2022 – March 2023

Monitored customer accounts and financial transactions for potential AML risks.

Investigated and resolved suspicious activities related to fraud, money laundering, and unauthorized transactions.

Conducted due diligence reviews to verify the legitimacy of high-risk transactions.

Collaborated with compliance teams and financial institutions to escalate and resolve AML concerns.

Ensured adherence to banking regulations and AML policies in reviewing suspicious activities.

Wipro

Associate

September 2020 – December 2021

Reviewed account transactions to ensure compliance with AML and KYC policies.

Identified, escalated, and mitigated risks related to money laundering, terrorism financing, and fraud.

Conducted in-depth investigations using LexisNexis, Innovis, Verrif, Threat Matrix, and Tableau.

Reviewed Sanctions and PEP alerts, ensuring proper risk assessment and regulatory compliance.

Performed quality control checks (QCP) for risk events and provided detailed MIS reports.

Education

Bachelor of Commerce – Dibrugarh University, Assam

Skills

Anti-Money Laundering (AML) Compliance

Transaction Monitoring & Risk Assessment

Sanctions Screening & PEP Reviews

Suspicious Activity Reporting (SAR)

Financial Fraud Investigation

Data Analysis & Regulatory Compliance

Proficiency in LexisNexis, Tableau, Threat Matrix & Innovis

Responsibilities

Monitor and investigate suspicious financial transactions to prevent money laundering and financial crimes.

Conduct due diligence and risk assessments on high-risk customers and transactions.

Utilize AML detection tools to analyze transactional data and identify suspicious patterns.

Ensure compliance with AML regulations and banking policies.

Escalate and report high-risk transactions to legal authorities and regulatory bodies.

Collaborate with compliance teams to enhance fraud detection strategies.

Languages

English – Full Professional Proficiency

Hindi – Full Professional Proficiency