

KARTHIK GOUD

CAREER OBJECTIVE

Analytical & quality-oriented professional with a keen eye for detail offering with extensive years of experience in Risk management. With my extensive experience in implementing Quality framework, conducting AML investigations, identifying root causes for defects & offering recommendations for quality issue resolution, I seek a new challenge in Quality Management with a leading organization where I can leverage my skills and experience to drive operational excellence and deliver value.

EXPERIENCE

Process Specialist

Thryve Digital / May 2020 – November 2024

Responsibilities:

- Responsible for conducting comprehensive Enhanced Due Diligence (EDD), Periodic Reviews and Remediations for various products/business lines on all high-risk accounts for international clients.
- Provide Subject Matter Expertise on potential key risks identified during the EDD review process (e.g., SOW corroboration, negative news screening, PEPs, collection of required UBO/partner documentation, customer activity reviews, client risk rating, etc.).
- Conducting a periodic KYC check on the designated high-risk score customers with the help of Relationship Managers of the account.
- Making sure that IDVA Documents and KYC information accurate are received from the clients for the account opening.
- Performed KYC Due Diligence/EDD/CDD/Compliance on customers' accounts/Client on boarding Accounts and monitored customer accounts via internal search.
- Collecting the identification and verification of the customer and various legal documents of the entity and performing periodical reviews for Low, Medium and High-risk Customers.
- Review the new client on boarding request received through internal systems based on client type.
- Complete Extensive due diligence investigation, Anti money Laundering (AML), BSA and other Regulatory standards, Operational and Reputational Risk.

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EDUCATION

Aurora Degree & PG college
(Post-graduation)

Girraj Government College
(Graduation)

Vasu Junior College for arts & Science
(Intermediate)

Z P High School
(SSC)

PROFESSIONAL SKILLS

Know Your Customer
Customer Due Diligence
Enhanced Due Diligence
AML Investigations
Periodic KYC Reviews
Onboarding KYC Reviews
Transaction Monitoring
Suspicious Activity Report
Sanctions Screening

ADDITIONAL SKILLS

Lexis Nexis
World Check
Dow Jones

Associate

Optum Global Solutions India/ February 2018 – February 2019

Responsibilities:

- Conducted EDD/CDD reviews for corporate and institutional clients
- Extensive KYC/AML reviews, remediation, on-boarding and event driven projects
- To ensure that all KYC and AML documents and information are complete and accurate.
- End to End KYC: Conducting Enhanced Due Diligence (EDD) for high risk identified profiles. in addition, conducting further research on the client to assess the risks.
- Conducting periodic reviews on an ongoing basis to make sure that regulatory requirements are met.
- Due diligence on high - risk accounts, politically exposed persons (PEPs), Corporates, Partnerships to ensure compliance with regulatory guidelines including Bank Secrecy Act and US Patriotic Act.
- In Global Banking Coverage Sector, responsibility of gathering information required to complete customer due diligence (CDD) activities via direct client contact, in the context of Renewal and Remediation driven activities including Client on Boarding.
- Complete KYC on boarding for new and pre-existing customer (KYC Refresh) by reviewing client documentation.
- Expertise in configuring and optimizing transaction monitoring systems for enhanced fraud detection.
- Ability to fine-tune risk parameters, thresholds, and alerts to match business needs.
- In-depth knowledge of AML regulations and frameworks (e.g., FATF, FinCEN, OFAC, EU & HMT)
- Understanding of Suspicious Activity Reporting (SAR) procedures, filing, and regulatory reporting.
- Handling the escalation process for suspicious transactions or activities.
- Prepared detailed SARs and led investigations into potential cases of money laundering and fraud, ensuring timely compliance with regulatory deadlines.

Sr. Associate

Ascension Digital Solutions (Collabera Technologies) / August 2017 – February 2018

Responsibilities:

- Conducting name searches of entities and individuals against Sanctions lists, Caution lists.
- Identification of PEP's as per Policy and escalating to Financial Crime Team for required approvals and risk classification
- If any adverse information found on entity or principals escalating the same to Financial Crime Team for Enhance due diligence.
- Ensuring AML regulations and policies and procedures are fully implemented which are in line with Global Standards by performing approval and quality checks.
- Performing Screening for High, HNWI, PEP and SCC and Sanction Exposure Clients/Entity Name Screening with help of Regulatory Data Corporation (RDC) / World Check. And understanding the business, identification of key signatories, ownership drill down, and nexuses.
- Checking the potential Hits, Negative News of the Clients with help of Screening.
- Screening the profile on the basics of Clients/Entity and related parties' information like Name, Date of Birth/Incorporation, Location, Employment details, Citizenship/Nationality, Country of Birth etc. on RDC/World Check.

I hereby declare that all the information furnished above is true and best to my knowledge.