RAUSHAN KUMAR

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Experienced **Transaction Monitoring and KYC Analyst** with 3+ years of experience in identifying and investigating suspicious financial activities within both **traditional finance and digital asset ecosystems**. Proficient in conducting enhanced due diligence (EDD), customer onboarding, and **KYC reviews** in compliance with **AML/CFT regulations**. Experienced in monitoring transactions for red flags related to **money laundering, terrorist financing, and fraud**, using tools such as **Chainalysis, TRM Labs, and internal TM systems**. Skilled in preparing **Suspicious Activity Reports (SARs)**. Strong communicator with a compliance-first mindset and a passion for financial integrity.

KEY SKILLS

- **Task Management & Issue Tracking:** Proficient in using Jira for comprehensive task management and precise issue tracking, ensuring timely resolution and project completion.
- **Team Coordination & Communication:** Experienced in using Slack for seamless team communication and coordination, facilitating real-time updates and collaborative work environments.
- **Transaction Monitoring & Reconciliation:** Strong attention to detail in monitoring transactions and performing reconciliation processes to ensure financial accuracy and compliance.
- **CDD/EDD Reviews:** Experienced in reviewing CDD/EDD for New to Bank (NTB) and existing customers, undertaking KYC remediation on a structured and cyclic basis.
- **Adverse Media/Sanction Screening:** Proficient in performing adverse media/sanction, PEP screening, name screening checks, and escalations on negative media reports.
- **Regulatory Compliance:** Adhered to Group Policy/Procedures, meeting internal guidelines and regulatory expectations.
- **PEP Identification & SOW Review:** Experienced in PEP identification, declassification, and source of wealth (SOW) review.
- **Risk Escalation:** Independently analyzed high-risk factors and escalated relevant cases to the Financial Crime Compliance team (FCC).

PROFESSIONAL EXPERIENCE

WNS Global Service |Gurgaon | 2022 - 2024
Genpact | Gurgaon | 2024 - Present

Project 1: TMS (Transaction Monitoring)

- Monitored and investigated on-chain crypto transactions to detect suspicious activities related to money laundering, fraud, and sanctions evasion.
- Conducted in-depth on-chain forensic investigations using tools like Chainalysis, TRM Labs, and Elliptic to trace fund flows and identify illicit actors.
- Analyse transaction patterns and flag suspicious activities related to money laundering, terrorist financing, fraud, and sanction evasion.
- Knowledge of different blockchain networks (e.g., Bitcoin, Ethereum, Solana, Binance Smart Chain).
- Review and investigate alerts generated by both transaction monitoring tools and manually
- Performed wallet address risk scoring and entity attribution, linking unknown addresses to known threat actors or dark web services.
- Investigated mixing services, cross-chain bridges, and privacy coins used in potential layering or obfuscation tactics.
- Cross-check flagged transactions with customer profiles, historical activity, and external intelligence sources.
- Use blockchain explorers (e.g., Etherscan, Blockchain, Bitcoin Visuals) to trace and analyze crypto transactions.
- Identify illicit funds movement through darknet markets, mixing services (e.g., Tornado Cash), and ransomware addresses.
- Verify the legitimacy of sources and destinations of crypto funds, including peer-to-peer (P2P) transactions and decentralized finance (DeFi) activities.
- Managed and triaged real-time alerts for potential sanction breaches (OFAC/UN lists) and escalated high-risk cases for further review.
- Created detailed case files and suspicious activity reports (SARs) for internal records and potential regulatory submission.
- Proficiency in blockchain analysis tools (e.g., Tracer, V1/V2, Admin, Gondor, Cockpit, Salesforce).
- Participated in continuous tuning of monitoring systems by reviewing alert outcomes and refining detection thresholds and typologies.
- Supported regulatory audits and internal compliance reviews by preparing documentation, audit trails, and risk reports.
- Stayed updated on emerging threats, typologies, and red flags in the crypto ecosystem, applying insights to improve monitoring efficacy.
- Provide training and guidance to internal teams on crypto AML risks and red flag indicators.

Project 2: KYC AML Analyst

- Responsible for reviewing CDD/EDD for New to Bank (NTB)/ Existing customers and undertake KYC remediation on a structured and cyclic basis.
- Performed Adverse Media/ sanction, PEP screening, Name screening checks, escalations on Negative Media Reports, calculation of system generated risk rating for Periodic and Trigger reviews

- Transaction analysis of system generated alerts, matching transactions with LOB and client's profile.
- PEP identification, declassification, and SOW (source of wealth) reviews
- Direct reported to onshore AVP and worked directly in team of 5-10 onshore and offshore employees.

EDUCATION DETAILS

- **Galgotias University, Gautam Buddha Nagar**

  Master of Business Administration   2022

- **N.N College, Vaishali**

  Bachelor of Science   2018

- **N.N College, Vaishali**

  Intermediate, BSEB Patna (Physics, Chemistry, Mathematics).   2015

- **Marwari High School, Muzaffarpur**

  Senior Secondary   2012