

CHANDAMITA MAZUMDAR

Fraud Investigation | Compliance | Financial Crime

PROFESSIONAL SUMMARY

Experienced and detail-oriented Financial Crime and AML professional with over 6 years of experience in fraud investigation, transaction monitoring, KYC/KYB, EDD, and regulatory compliance. Proven ability to assess risk, investigate complex alerts, identify fraud patterns, and ensure compliance with global AML standards in high-volume, regulated environments.

WORK HISTORY

PwC (FutureSoft Payroll)

Senior Fraud Detection Analyst – Bangalore, India | Oct 2023 – Jun 2025

- Identify fraud trends and make recommendation for new strategies to prevent additional losses.
- Review alerts/reports to detect suspicious activity, fully understand criteria when Suspicious Activity Report (SARS).
- Identifying any suspicious activity and reviewing accounts to mitigate risk.
- Identified and resolved unauthorized, unsafe, or ineffective practices.
- Conducted complex AML, fraud, and transaction monitoring investigations across high-risk accounts.
- Performed KYC/KYB reviews, EDD investigations, and account risk assessments.
- Reviewed alerts and reports to identify suspicious activity and determine SAR escalation criteria. Reviewed and investigated ACH, wire, check, and cryptocurrency transactions
- Optimized fraud monitoring workflows, improving detection efficiency and reducing repeat incidents.
- Identified fraud trends and recommended preventive strategies to minimize financial losses.
- Investigate suspicious transactions and uncover potential threats.
- Deep understanding of financial fraud typologies specific to fintech such as identity theft, account takeover (ATO), synthetic identity fraud, profile takeover (PTO) and first-party.
- Ensured adherence to AML regulations and internal compliance frameworks.

Tools: Ecams and Safire (KYC/KYB; account limitation/ dispute management, Portal (Account Review), Go/bo (IP Addresses), go/fcitol (Machine IDS),Go/RSA(device ID), go/fraudportal (transactions and disputed transactions), Bridger and go/frauddetection (check fraudulent phone number and email ID), Lexis Nexis and Experian

CONTACT

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SKILLS

- AML & Financial Crime Compliance
 - Fraud Investigation & Detection
 - KYC / KYB / EDD
 - Transaction Monitoring
 - Risk Assessment & Mitigation
 - SAR Alert Review
 - Account Review & Audits
 - Dispute Analysis
 - Chargebacks & Limitation
 - Communication
 - Regulatory Compliance
 - SaaS,
 - SQL & Power BI (Learning)
 - CRM
 - Sales force
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EDUCATION

NSHM Institute of Media and Communication, 2009

Post Graduate – Marketing Communication

Bishop Cotton Women's Christian College, Bangalore University, Bachelor's Degree – PEJ 2007

PAYPAL

Investigation & Regulation Executive Bangalore, India | Nov 2018 – May 2023

- Conducting thorough research and investigation of suspected fraud allegations to gather evidence.
- Identifying suspicious activity and reviewing accounts to mitigate risk, resulting in reduced fraudulent activity.
- Implementing AML regulations and PayPal policies in line with Global standards, ensuring full compliance.
- Reviewed and investigated **cryptocurrency transactions linked to PayPal** to identify fraud, AML risks, unusual wallet activity, and regulatory compliance issues.
- Conducting screenings of US/Canada PayPal accounts for onboarding Personal & Business accounts and verifying KYC.
- Monitoring dispute cases and transactions for possible fraudulent activity and ensuring swift action is taken as per requirements.
- Filing disputes for customers and adjudicating cases by reviewing compelling evidence provided, leading to favourable outcomes for customers.
- Assisting customers with external disputes/chargebacks, providing prompt resolution and ensuring customer satisfaction.

Tools: Cassini Mars and shield (KYC /KYB; account limitation), Argus, Mart (Merchant account review), Lexis Nexis (LNRR), MRZ, attack, Salesforce, Kana, PDA, compass, Compass gold (dispute management).

OCWEN FINANCIAL

Senior Associate, Bangalore, India | Jul 2016 – Nov 2018

- Provide expert financial advice on mortgage loans. Worked as relationship Manager for set of assigned accounts.
- Provide with the financial plans based on the client's financial status to help them pay monthly mortgage debts.
- Adhere of all federal and state compliance guidelines relative to mortgage.
- Analyses documents carefully and inform clients of missing items.
- Have knowledge on conventional and non-conventional loans.
- Helped a wide range of customers to establish long-term saving plan of their property.
- Consistently maintained strong relationships with clients, ensuring clear communication and timely updates on project progress.

AEGIS

Senior Associate - Bangalore, India | Dec 2014 – May 2016

- Performed background verification and data validation for US clients.
- Coordinated with HR and academic institutions to verify applicant information.
- Maintained accurate records and compliance documentation

PAYU

Operations Associate - Bangalore, India | March 2013 – March 2014

- Supported merchant operations, transaction reviews, and daily reporting.
- Assisted merchants with dispute resolution and payment-related inquiries

METLIFE GOSC

Senior Claim Associate - Delhi, India | Aug 2010 – Dec 2012

- Processed and audited insurance claims with high accuracy.
- Conducted internal quality audits and prepared operational reports.