

# Ashish Ashok Jha

8595943868 • ashishashok129@gmail.com

## Objective

Detail-oriented and proactive AML/KYC Analyst with extensive experience in performing due diligence, managing risk assessments, and ensuring compliance with anti-money laundering regulations. Seeking to leverage strong analytical skills, knowledge of financial crimes, and expertise in transaction monitoring to contribute to a robust compliance framework at a forward-thinking financial institution. Eager to drive improvements in risk management and contribute to regulatory adherence while fostering a culture of integrity and transparency.

## Work Experience

December 2023 - Present

### AML/KYC Analyst Genpact

- Inbound / Outbound contact to merchants and / or customers to verify transaction information or gather additional information to complete an investigation.
- Performing chargebacks and other pieces of the dispute management lifecycle to recover funds on behalf of the financial institution and / or customer.
- Detailed transaction monitoring on debit and credit cards is part of the investigation process to identify any suspicious activity in the bank account.
- Complete issuance of provisional credits, customer letters and handling representations and pre arbitration/compliance cases.
- Filling fraud report of disputed transactions with visa network on visa resolve online(VROL).
- Perform required tasks per regulations, business policy and procedures and card network mandates

Demonstrated ability to conduct research, work independently and make complex investigations decisions with little or no guidance within the ambit of workflow/procedure.

- Enhanced due diligence member account activity and according taking decision for their dispute.
- Correctly filling up claims forms and acting to safeguard the interests of the bank and its clients.
- Analyzing abnormal activities in bank account such as high dollar unauthorized transactions, abnormal spending patterns, etc.
- Used critical thinking skills to prioritize and manage daily work volumes to ensure all the work is processed within the service level.

## Education

**FIMT College**

BJMC

2016 - 2019