

Ashish Ashok Jha

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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 representments and pre arbitration/compliance cases.
 - Filing 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