# Mohd. Afzal Raza

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## Career Objective

Highly skilled Fraud Analyst with 6 years of experience. Currently part of the Banking Industry as a process executive filling in the roles and responsibilities of a Fraud Analyst. Working closely on AML/KYC remediation/Fraud Management for US. Based Bank. I believe in working in a Dedicated environment where my skills are enhanced and efforts are appreciated. Enthusiastically and effectively judgment and decision managing skills. Expertly solving the queries of tickets and fulfill all the requirements raised by companies end.

## Technical Skills:

| Operating Systems | Windows. |
|---|---|
| Software | MS Office |
| Skills | Fraud Detection & Investigation, Client On-boarding, CDD, EDD, Mainframe, AML/KYC regulation, Lexis-Nexis, Regulatory Compliance, Transaction Monitoring, Check/ACH Deposit fraud, ATO Fraud, Client handling, Flexibility, Optimistic, Perseverance. |

## Professional Experience:

### EXL Services                                        (June 2023-Current)
### Fraud Investigator- Senior Executive

- Monitoring real-time queues and identify high-risk transactions (Checks and ACH transactions) within the business portfolio.
- Observe customer transactions to identify fraudulent activity such as account takeover, friendly fraud, Identity theft, elderly abuse, and similar unauthorized transactions.
- Prepare and file Hold Harmless (HHL) for escalated activity.
- Review documentation to prevent fraud, money laundering and identity theft losses.
- Identify fraudulent transactions and cancel them from further processing.
- Examined Financial statements, written documents and audio files that could be used as evidence for fraud cases.
- Interact with remitters to confirm the fraudulent checks while doing mobile check deposit.
- Determine existing fraud trends by analyzing accounts and transaction patterns.
- Closing risky/fake accounts and ensuring minimal loss to the bank.
- Ensure confidentiality of all information collected during the investigation.
- Worked on Veriff, Lexis Nexis, Innovis, Tableu, Ensenta, scrutinized the documents provided by the member at the opening of account.

## Bank of America                                    (July 2020-February 2021)
### Custody Client Service – Team Developer

- Performing KYC validation done for all On-boarding client on CDD.
- One of the key responsibilities will be coordination and collection of client specific information and Legal Document – Transfer form, POA, MOA, Signature card, assigner list etc. to assist in the On-boarding of new clients.
- Broker account set up on live Mainfrane system and setup accounts for corporate actions, performing BIC and messaging setup in order to trading in market DTC.
- Catering to all US client with Custody Account opening, maintenance and global window account closers services.
- Performing Due Diligence Checks on Clients, Reviewing KYC Documentation, Performing the Risk Assessment of the Client.
- Work on Flexcube Systems and setup accounts and Maintenance of Client's.
- Worked on fund (NOSTRO accounting) reconciliation in order to deliver the NAV.
- Work on Audit-Research request received from external auditors and extracted the cash balance report, transactions and holding report as per the request.
- RPA automation- Automate manual report with the help of Technology Team.
- Ensure timeliness and accuracy in all reports to cater to all business needs.
- Handle escalations from clients and provided resolution within define timeline.
- Prepared Weekly & Monthly Deck Report for management purpose.
- Provided process training to employees and ensured complete process knowledge
- Producing EOD reports and ensuring that all the tasks are completed and controlled in accordance with established procedures and standards.

## HCL Technologies LTD                   (Jan 2017- June 2017)
## Citi Corp.                              (June 2017- July 2020)
### Transaction Monitoring/AML – Analyst

- I have experience in fraud investigation process for identifying – First party Fraud, Tax Fraud, Account Take Over, Online P2P Payments fraud and ACH monitoring.
- Responsible for observing various customer transactions to Flag or identify Suspicious activity.
- If any suspicious transaction is found then audit the suspicious account and transaction daily.
- Collected and examined financial statements and documents to assist in identifying unusual transaction patterns.
- Review Fraud alert and clear of various financial Instrument Like credit card debit card ACH and so on.
- Alerted Transaction Review, Due Diligence Research, Prior CTR filing.
- Identify and analyze alerts generated (Concern on customer's account) by the monitoring system in order to identify potentially suspicious activity/Fraud.
- Provided process training to employees and ensured complete process knowledge.
- Producing EOD reports and ensuring that all the tasks are completed and controlled in accordance with established procedures and standards.
- Handle escalations from clients and provided resolution within defined timelines.
- Prepared and updated the process flow documents and standard operating procedures (SOP's) for management purpose.

**GENPACT**                                            **(April 2016- January 2017)**
**OTC- Process Associate**

- Performing KYC and Vendor creation as per the report received from procurement field team.
- Supporting the purchasing department with working on SAP Purchase Orders, Goods Receipt, Invoice Verification & Sales order, Billing, Analyzing Customer Line item, Incoming Payments etc.
- Data Entry of invoices for payment In ERP within defined turnaround Time.
- Auditing of invoices and requisitions for goods and services as per audit of the invoices and procurement system.
- Review of Purchase order and Goods receipt note for processing the invoices.
- Pulls invoices hold report daily, weekly & monthly basis, format in accordance with requirement and send file to the buyers, requestors, AP managers.
- Send file to the right approver according the Purchase Order for the approval.
- Ensure to attach approval and invoice copy/PDF file with the each invoice.
- Vendor reconciliation and Handling Information of Vendors for Update & Creation.

## Significant Accomplishments:

- Received Client's & Management Appreciation Email to completion of project/work within time.
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- Attended training in corporate communication, Conflict management and Project management by Dale Carnegie facilitated by Citi.

# Education Qualification:

**Jamia Hamdard University, New Delhi, INDIA**
- M.B.A with major concentration in Finance & Marketing, 2013-2015.

**Jamia Hamdard University, New Delhi, INDIA**
- B.B.A with major concentration in Finance & Economics, 2009-2012

# Declaration:

I hereby declare that all the information mentioned above is true to the best of my knowledge.

**Date:**
**Place: Delhi**                                                              (**Mohd Afzal Raza**)