

Prateek Kumar

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Highly analytical and detail-oriented Fraud Analyst with 2 years of experience in identifying, investigating, and mitigating fraudulent activities. Proven ability to analyze complex data sets, detect patterns of suspicious behavior, and recommend effective fraud prevention strategies. Skilled in utilizing various fraud detection tools and techniques to minimize financial losses and protect organizational assets.

WORK EXPERIENCE

Revolut

11/2024 - 03/2025

Revolut Group Holdings Ltd, doing business as Revolut, is a British multinational neobank and fintech company that offers banking services for individuals and businesses.

FinCrime Analyst (Account Protection) • Full-time

Remote

FinCrime Analyst specializing in account protection, safeguarding assets through transaction monitoring and fraud investigation. Proven ability to mitigate fraud and account takeovers, utilizing advanced systems and AML/KYC compliance. Skilled in data analysis and risk mitigation, collaborating to enhance account security.

- **AML/KYC Expertise:**

- Deep understanding of Anti-Money Laundering (AML) and Know Your Customer (KYC) and (KYB) regulations.
- Experience in conducting customer due diligence (CDD) and enhanced due diligence (EDD).
- Knowledge of transaction monitoring and suspicious activity reporting (SAR).

- **Fraud Detection and Prevention:**

- Ability to identify and analyze fraudulent patterns and trends.
- Experience in using fraud detection tools and techniques.
- Understanding of various fraud typologies.

- **Risk Assessment:**

- Proficiency in conducting risk assessments related to financial crime.
- Ability to evaluate and mitigate financial crime risks.

- **FinCrime Tab Expertise:**

- Demonstrated ability to effectively use Revolut's FinCrime tab for fraud detection and investigation.
- Proficiency in interpreting and responding to alerts and flags generated by the system.

- **Jira Proficiency:**

- Experience in using Jira for case management, issue tracking, and raising requests.
- Ability to document investigations and findings clearly and concisely within Jira.
- Ability to track and manage workflows within the Jira platform.

FIS (Fidelity National Information Services)

09/2023 - 11/2024

Fidelity National Information Services, Inc. (FIS) is an American multinational corporation which offers a wide range of financial products and services.

Fraud Analyst • Full-time

Gurugram, Haryana, India

- **Check Fraud Detection:**

- Analyzing check images and transaction data to identify signs of alteration, forgery, and other fraudulent activities as well as verifying the legitimate and genuine checks.
- Monitoring check processing systems for anomalies and suspicious patterns.
- Utilizing fraud detection software and tools to identify high-risk checks.

- **Case Investigation:**

- Conducting detailed investigations of suspected check fraud cases, gathering evidence, and documenting findings.
- Collaborating with BMO Bank personnel to resolve fraud issues and mitigate losses.
- Potentially interacting with law enforcement agencies in cases of criminal activity.

- **Risk Assessment and Mitigation:**

- Evaluating check fraud trends and identifying vulnerabilities in BMO Bank's check processing systems.
- Developing and implementing fraud prevention strategies and controls specific to check fraud.
- Providing recommendations to BMO Bank on best practices for check fraud prevention.

Better

12/2022 – 05/2023

Better Home & Finance Holding Company doing business as Better or Better.com, headquartered in New York City, provides mortgage origination and related services such as title insurance and home insurance online in the United States and United Kingdom.

Finance Intern • Internship

Gurugram, Haryana, India

Supported financial operations at Better Mortgage via data analysis, reporting, and process improvements. Gained experience in budgeting, forecasting, and trend analysis, using financial tools for accuracy and strategic input. Developed analytical and problem-solving skills in a fast-paced mortgage environment.

- - Create and sustain mortgage knowledge, organizational goals, products, and services.
- - Present purchase and refinance mortgage loans, as well as build relationships and cross-sell Homeowners Insurance, Title Services, and Real Estate Services.
- - Data management, analysis, and model building at micro and macro levels

EDUCATION

Banking and Finance in Accounting and Finance

NIIT Institute of Finance, Banking & Insurance Training Ltd.

04/2019 – 04/2023

B.COM in Accounting and Finance

University of Delhi • GPA: 7.33

08/2019 – 09/2022

SKILLS

Fraud Detection & Prevention: Anomaly Detection, Case Management, Chargeback Analysis, Fraud Investigation, Fraud Reporting, Fraud Risk Assessment, KYC/AML Compliance, Pattern Recognition, Transaction Monitoring

Analytical Skills: Data Analysis, Data Visualization, Report Generation, Root Cause Analysis, Statistical Analysis

Communication & Collaboration: ability to present findings to stakeholders, cross-functional collaboration, Excellent written and verbal communication