



SASI KUMAR K

Senior KYC/AML Analyst

OBJECTIVE

Dedicated KYC/AML Analyst with extensive experience in the Financial Services sector, focusing on compliance with KYC regulations and anti-Money Laundering protocols, targeting roles within the finance industry.

PROFILE SUMMARY

- Analytical professional with over 7 years of experience in **KYC/AML Operations**, Regulatory Compliance, and Due Diligence across Banking, Financial Services, and Fintech sectors.
- Successfully onboarded and monitored high-risk e-commerce clients, ensuring **100%** compliance with KYC/AML regulations.
- Developed a comprehensive understanding of **KYC processes** and risk assessment methodologies, having transitioned through various roles that honed analytical skills and deepened knowledge of Regulatory Frameworks.
- Realizing a notable decrease in the onboarding duration for merchant clients through the introduction of optimized processes and improved documentation accuracy, leading to heightened client satisfaction and operational effectiveness.
- Performed end-to-end transaction monitoring using **AML systems** to identify suspicious activities related to money laundering, fraud, and terrorism financing.
- Expertise in employing sophisticated transaction monitoring systems and **KYC screening** applications, playing a crucial role in identifying and addressing potential risks linked to high-risk clients.

PROFESSIONAL EXPERIENCE

Transaction Monitoring Executive

Primasoft Technologies, October 2023 – October 2025

Responsibilities:

- Managed the comprehensive onboarding process for merchant clients, particularly in the e-commerce and skill-based gaming sectors, ensuring adherence to KYC regulations and industry standards to mitigate compliance risks.
- Conducting payment screening and transaction monitoring, with a particular focus on high-risk merchants, to identify potentially fraudulent activities and ensure financial integrity.
- Utilizing advanced tools such as Truelayer, PaynetWallet, and StripePay to screen merchant payment transactions, thereby enhancing transparency and safeguarding against financial misconduct.
- Monitoring merchant transactions for any pending or failed payments, promptly flagging irregularities for further investigation to uphold compliance standards.
- Identifying and verifying key personnel within client organizations, including Ultimate Beneficial Owners (UBO) and authorized signatories, to ensure accurate representation of ownership structures.
- Confirming the respective ownership percentages held by stakeholders, thereby ensuring compliance with regulatory requirements and enhancing due diligence processes.
- Preparing essential documentation, including Merchant Registration Forms (MRF) and Board Resolutions Merchant Criminal Declaration (MCD), ensuring completeness and accuracy for the onboarding process.
- Investigated suspicious transaction alerts and escalated confirmed cases by preparing and submitting internal STRs in line with regulatory standards and AML policies.
- Reviewing account opening documents to ensure compliance with KYC standards, thereby minimizing the risk of regulatory breaches.
- Collaborated with cross-functional teams to develop and refine KYC policies, ensuring alignment with best practices and regulatory requirements.
- Analyze and identify risks associated with customer relationships and transactions and analyze historical transactions over the review period to identify patterns.

CONTACTS

- +91 8144759222
- sasikumarensmart94@gmail.com

EDUCATION

- Master of Science - Mathematics
University of Madras, Pachaiyappa's College, Chennai (2016 - 2018)
- Bachelor of Science – Mathematics
Thiruvalluvar University, Arignar Anna Government Arts College, Cheyyar (2013 - 2016)

CORE COMPETENCIES

- Customer Due Diligence
- Enhanced Due Diligence
- High-Risk Account Reviews
- Investigation
- Financial Analysis
- Risk Assessment
- Trigger Investigations
- Payment Gateway
- Credit Card Underwriter
- Loan Underwriter
- Transaction Monitoring
- Financial Crime Prevention
- Compliance Auditing
- Operational Risk Assessment
- AML compliance
- STR/SAR
- Regulatory reporting
- FATF guidelines
- Risk-based approach

SOFT SKILLS

- Quick learner
- Critical Thinking
- Adabtiblty
- Innovation

TECHNICAL SKILLS / TOOLS

- MS Office: (Excel, Word, PowerPoint, Outlook)
- Banking Systems: APS Server, FinOne, Oracle Flexcube, ACBS, VisionPlus.
- KYC/AML Tools: Equiniti KYC Solutions, Service Link, Toscana, ML Report preparation, Sanctions/PEP Screening.

PERSONAL DETAILS

- Date of Birth: 5th June 1995
- Languages: English, Tamil
- Current Address: Barsha Heights, Dubai, UAE
- Hometown: Tiruvannamalai, Tamil Nadu, India

KYC Associate

HCL Technologies Ltd, Bank of Ireland, January 2022 – August 2023

Responsibilities:

- Executed comprehensive KYC onboarding processes for both new and existing customers, conducting thorough analyses of transactional information to identify potential risks and suspicious activities.
- Performed due diligence research for clients as part of the organization's AML compliance framework, ensuring that all new clients undergo rigorous KYC screening to mitigate risks associated with money laundering and fraud.
- Ensured client adoption in accordance with regulatory requirements, including FATCA and global AML guidelines, thereby enhancing the organization's compliance posture.
- Reviewed and validated account opening documentation, ensured compliance with KYC standards, while meeting production targets and deadlines as stipulated.
- Utilized various tools such as Service Link and Equiniti KYC solutions to facilitate efficient KYC processes and enhance data accuracy.
- Employed resources like IBAN calculators and documented checkers to verify client information and ensured compliance with regulatory standards.
- Developed and maintained a comprehensive database of high-risk clients, facilitated timely reviews and ensuring adherence to AML regulations.
- Investigated suspicious transaction alerts and escalated confirmed cases by preparing and submitting internal STRs in line with regulatory standards and AML policies.
- Familiar with end-to-end STR process including detection, investigation, documentation, and escalation in line with FATF and local regulatory guidelines.
- Performed end-to-end transaction monitoring using AML systems to identify suspicious activities related to money laundering, fraud, and terrorism financing.

KYC Officer

HDB Financial Services - HDFC Bank, July 2018 – April 2021

Responsibilities:

- Managed branch operations, customer service, and compliance frameworks, ensured adherence to KYC and AML regulations maintained high standards of customer satisfaction.
- Conducted thorough KYC and eligibility validation for credit card applications, ensured that all customer information is accurately verified against supporting documents.
- Identified customers through the verification of supporting documents, including ID and address proofs.
- Evaluated customer feedback and identified areas for improvement, providing critical insights to enhance service quality and customer satisfaction metrics.
- Ensured prompt resolution of customer queries and grievances, maintained excellent relationships with clients to foster loyalty and generated additional business opportunities.
- Supervised Complaint Management involving addressing all escalations and resolved them within the specified Turnaround Time (TAT).
- Reviewed and evaluated personal and business credit card applications by analyzing income, credit history, debt-to-income ratio, and risk profiles.
- Worked closely with sales and compliance teams to ensure end-to-end credit card onboarding met risk and operational standards.
- Spearheaded initiatives which enhanced customer service protocols, resulted in improved client interactions and a more streamlined KYC process.