Anjali Teotia

Senior Executive

💼 6 Years 10 Months | 📱 (+91) 7830053943 | ✉️ anjalichaudhary05202@gmail.com

📄 Profile Summary

Fraud & Financial Crime Investigator with **6+ years of experience** in fraud detection, chargeback management, dispute resolution, and financial crime investigations across the banking, travel, and fintech sectors. Proven expertise in **transaction monitoring, KYC/identity verification, quality control, and regulatory compliance**(Visa, Mastercard, Amex, Reg Z). Skilled in investigating **high-value fraud cases, chargebacks, AML risks, and suspicious activity reports**, while driving process improvements to minimize financial losses. Strong communicator with experience collaborating across internal teams, merchants, and customers to maintain compliance and enhance fraud prevention frameworks.

🅰 Education

B.Com, 2018

Ch Charan Singh University (CCSU), Meerut

💼 Work Experience

Oct 2023 - Present

Senior Executive

EXL Service

- Monitor and analyze account activities, transactions, and checks to detect fraud and prevent financial loss.
- Investigate high-dollar transactions, P2P/wire transfers, account takeovers, and identity theft cases.
- Verify customer identities using Lexis Nexis and Veriff, engaging directly with customers on high-risk transactions.
- Implement transaction monitoring rules for insufficient funds, unlocated accounts, and high-risk activity.
- Assign/manage risk codes, ensuring accurate categorization and appropriate actions.
- Perform **internal QC reviews for UAR cases** to ensure compliance, accuracy, and process adherence.
- Utilize Tableau for transaction analysis and customer account review.
- Collaborate with fraud, compliance, and operations teams to strengthen fraud controls.

May 2022 - Oct 2023

Senior Executive

Fareportal

Chargeback & Dispute Resolution Specialist

👤 Personal Information

City	**Ghaziabad**
Country	**INDIA**

💬 Languages

- English
- Hindi

🔖 Extra curricular

CSR Activity

Conducted CSR activity for students belong from NGO.

Employee Engagement Team

Providing sessions for new employee about the work culture and fun activities.

Fareportal (Travel Agency) | May 2022 — Oct 2023
- Handled chargeback disputes on behalf of merchants, preparing compelling rebuttals and evidence for banks.
- Investigated disputed transactions to minimize financial loss and fraud exposure.
- Ensured compliance with Visa, Mastercard, and Amex chargeback regulations.
- Reduced chargeback ratios through fraud trend identification and preventive measures.
- Managed high-volume dispute queues under strict timelines while maintaining accuracy.
- Partnered with internal teams to strengthen dispute resolution processes and outcomes.

Nov 2018 - May 2022

Executive

iEnergizer

Fraud Analyst

iEnergizer | Nov 2018 — May 2022
- Reviewed customer transactions to detect suspicious patterns (online fraud, counterfeit, ATO, lost/stolen).
- Investigated chargeback cases, reviewing affidavits, police reports, and fraud claims.
- Conducted KYC checks to verify identities and unblock accounts in line with compliance requirements.
- Processed account adjustments (finance charges, late fees, rewards, replacement fees).
- Utilized fraud detection tools: Reg Z Calculator, CAS, P360, Quavo, Assentis, FDR, PEGA, E-Oscar.
- Delivered timely fraud investigations while ensuring regulatory and internal compliance.

Certification

- Office Administration Management
- Personal Branding System 3.0

TECHNICAL SKILLS

- Basic Computer Skills.
- Good Hold on MS Office.
- Good Hold on Internet.

CUSTOM SECTION

Core Competencies

- Fraud Investigation & Prevention
- Chargeback & Dispute Resolution
- Transaction Monitoring (AML/Fraud)
- KYC / Identity Verification / EDD
- Risk Assessment & Fraud Analytics
- Quality Control (UAR Case Reviews)
- Financial Crime Compliance (FCC)
- Regulatory Knowledge: Visa/MC/Amex, Reg Z, ACH Rules
- Tools: Tableau, Lexis Nexis, Veriff, CAS, P360, Quavo, Assentis, FDR, PEGA, E-Oscar