

Anubhav Sharma

Senior Associate

Specialist in International Payments Investigations | Fraud Resolution | Payment Operations | AML Compliance & Reconciliation

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Address: Delhi, India



04 Yrs.
Work Exp



2
language



Served 4
companies

Professional Summary



Visit my LinkedIn page.



Detail-oriented and customer-focused finance professional with over 2 years of experience in international payment investigations, client servicing, and financial operations. Currently serving as a Senior Associate at NAB, specializing in SWIFT message analysis, cross-border transaction investigations, and compliance with global regulations (FATF, AML, OFAC). Proven expertise in handling client disputes, payment discrepancies, and reconciliation of nostro accounts. Prior experience in technical advisory and financial customer service with global firms like Barclays and Concentrix. Adept in MS Excel, financial market principles, and communicating with internal and external stakeholders to resolve complex issues efficiently. Also a trained vocalist with strong interpersonal and leadership skills developed through extracurricular leadership roles.

Key Achievements:

- Resolved 500+ International Payment Cases involving SWIFT messages (MT103, MT202, MT199), ensuring accurate and timely cross-border transaction settlements at NAB and Barclays.
- Awarded "Best Cadet of Haryana" for exceptional leadership and performance in the NCC, demonstrating early excellence in responsibility and discipline.
- Led School as Head Boy and House Captain, managing multiple events and teams, sharpening communication and organizational skills from a young age.
- Enhanced Customer Satisfaction by consistently meeting SLA targets in resolving fraud, billing, and dispute issues at Barclays and Concentrix.
- Executed District-Level Billing Operations during internship at Aman News Agency, ensuring zero discrepancies in financial reporting across regional offices.
- Completed Certified Finance Trainings from Elearnmarkets in Stock Trading and Financial Markets, building a strong foundation in equity markets and financial instruments.
- Recognized for Upselling Excellence while managing client portfolios for Xfinity Mobile, increasing revenue through customized repayment and billing plans.
- Performer in Music Industry, conducting live shows across India and participating in national reality shows, reflecting creativity, confidence, and public engagement.

TOP SKILLS & COMPETENCIES

SWIFT Message Analysis (MT103, MT202, MT199) | International Payment Investigations | Cross-Border Transactions | Regulatory Compliance (FATF, AML, OFAC) | Customer Relationship Management | Fraud & Dispute Resolution | Nostro Account Reconciliation | Financial Markets Fundamentals | Stock Trading & Technical Analysis | MS Excel | MS Word | Communication Skills (English – Intermediate) | Leadership & Team Management | Process Improvement | SLA Adherence | US Client Handling | Public Speaking | Adaptability | Billing & Reconciliation | Data Documentation & Reporting

WORK EXPERIENCE

Industry Domain

Senior Associate | International Payments

NAB (National Australia Bank) | Delhi
March 2024 – Present



- Reviewed and analyzed SWIFT messages (MT103, MT202, MT199) to investigate international payment issues, discrepancies, and delays.
- Conducted end-to-end investigations on failed, delayed, or duplicate payments across multiple currencies and correspondent banking networks.
- Handled internal and external queries from clients, relationship managers, and correspondent banks regarding cross-border transactions.
- Supported nostro account reconciliation by identifying and clearing mismatched or unaccounted transactions.
- Performed root cause analysis on payment failures and recommended corrective actions to minimize recurrence.
- Ensured investigations complied with regulatory standards including FATF, AML, and OFAC.
- Acted as a liaison with intermediary and correspondent banks to trace and resolve payment blocks or routing errors.

Banking & Financial Services

International Payments

Fraud & Dispute Resolution

Swift Operations

Regulatory Compliance

Payment Investigations

- Utilized systems such as SWIFT, CHIPS, TARGET2, SEPA, and RTGS to manage and track international transactions.
- Maintained comprehensive documentation of investigation cases and generated trend reports on resolution timelines and volumes.
- Participated in continuous improvement initiatives to enhance process efficiency, reduce turnaround time, and improve customer satisfaction.

Process Advisor | International Payment Operations

Barclays | Noida
September 2022 - October 2023



- Handled international payment transactions, ensuring accuracy, compliance, and adherence to global financial regulations.
- Investigated fraud, disputes, and collections-related issues for global clients with a focus on timely resolution and client satisfaction.
- Monitored currency cut-off timings and service-level agreements to ensure timely transaction execution and adherence to operational benchmarks.
- Delivered customer-centric solutions by coordinating with internal teams and external stakeholders to address transaction discrepancies and provide prompt resolutions.
- Maintained high standards of accuracy and compliance through meticulous documentation and attention to detail in financial workflows.
- Contributed to process optimization by identifying inefficiencies, documenting recurring issues, and assisting in implementation of corrective actions to improve turnaround time and accuracy.

Technical Advisor | Customer Support (Xfinity Mobile)

Concentrix | Gurgaon
November 2021 - August 2022



- Provided frontline customer support for Xfinity Mobile, a leading U.S.-based telecom provider, assisting customers with account management, technical troubleshooting, and service inquiries.
- Effectively resolved billing discrepancies, initiated repayment plans, and guided customers on service usage to prevent disruptions.
- Upsold voice and data plans, driving revenue growth while improving customer retention.
- Focused on first-call resolution (FCR) to enhance customer satisfaction and streamline support processes.
- Consistently exceeded KPIs in call quality, Average Handling Time (AHT), and Customer Satisfaction (CSAT), ensuring top-tier service performance.

Accounts Intern

Aman News Agency | Hisar
June 2021 - August 2021

- Assisted the accounts department in billing and ledger maintenance for district-wide operations.
- Prepared invoices and ensured accuracy in financial reporting across multiple publications.
- Worked directly with managers to resolve reconciliation discrepancies in daily collections.
- Built strong communication skills through coordination with vendors and internal teams.
- Contributed to timely month-end closures and learned foundational accounting tools.

EDUCATION DETAILS

✓ Bachelor of Commerce (B.Com) | Commerce

IDyanand College, Delhi | 2018 - 2021
CGPA: 7.10/10

✓ Secondary (X) | CBSE Board

Thakur Dass Bhargava Sr. Sec. Model School, Delhi | 2016
CGPA: 9.00/10

✓ Senior Secondary (XII) - Commerce

Thakur Dass Bhargava Sr. Sec. Model School, Delhi (CBSE Board) | 2018
CGPA: 8.60/10

TRAININGS & CERTIFICATIONS

✓ Stock Markets Made Easy

Elearnmarkets (Online) | July 2022 - August 2022
Completed a certified 4-week training covering basics of trading, stock exchanges, financial ratios, fundamental and technical analysis, case studies, and guidance on buying your first stock.

✓ Basics of Financial Market

Elearnmarkets (Online) | June 2022 - August 2022
Gained foundational knowledge of financial markets, including asset valuation, trading mechanisms, and principles of market operations.

LANGUAGE PROFICIENCY

English

Full Professional Proficiency

Hindi

Full Professional Proficiency

Anubhav Sharma
Signature