

# Shangmaya Kaping

## Banking Operations | Payments

Email: shangmya@gmail.com | Phone: +91 91139 03455 | Location: Delhi, India

[LinkedIn](#)

### SUMMARY

Detail-oriented banking professional with over 3 years of experience in cross-border remittance investigations, SWIFT payment processing, accounts payable, sanctions screening and AML compliance. Proven ability in inbound/outbound fund transfer operations, fraud, process optimization and core banking system reconciliation. Recognized for exceptional relationship building, overseeing complex investigations, fraud, risk mitigation, ability to analyze complex data and KPI tracking. Proven in training teams, driving continuous improvement, process efficiency, going above and beyond and swiftly adapt to changes.

### CORE COMPETENCIES

Change Management | Continuous Improvement | Client Services & Stakeholder Relationship Building | Emerging Payment Technologies/Faster payments | AML Compliance, Financial Crime & Regulatory Understanding | SLA, KPIs & TAT Reporting | Fraud & Risk Assessment | Team Training & SOP Development | Cross-Border (FX) Payments Settlements Investigation | SWIFT messaging types

Skills: SWIFT Alliance, ISO20022 MX, SAP ERP, SQL, Power BI, MS Office Suite (Advanced Excel, Word, PowerPoint), Sharepoint

### PROFESSIONAL EXPERIENCE

#### NATIONAL AUSTRALIA BANK

##### International Payments Investigations | Client Services | Accounts Payable/(P2P) Feb 2024 - Present

- Acted as SME in Inbound and Outbound payment operations using SWIFT, great knowledge of other global payment networks, real-time payments and familiarity in payment regulations, AML and sanctions guidelines to ensure compliance and mitigate risks.
- Achieved 100% accuracy as payment checker/verification for SWIFT transactions, charge payments while analysing payment data patterns while leading allocation of work to team members and generating detailed reports.
- Implemented new case tracking system, process mapping, reducing TAT by 15% and increasing case closure and strengthening workflows.
- Spearheaded and led project implementation of 2 process enhancements, in collaboration with global teams (tech, risk, legal, architecture), reducing customer friction, updated payment direction rules and remittance settings, improving processing accuracy.
- Led training and support for 5 batches in end-to-end process, investigative techniques, case management tools, improving team competency while setting expectations and ensuring 100% successful transition, quality audits, and follow up refreshers.
- Delivered value-added insights for straight through processing via automation, root cause analysis and project ownership contributing to a 135% productivity in the team, maintaining a 99.9% accuracy rate and ensuring timely conclusions.
- Managed end-to-end P2P/AP transactions and cash reconciliation with zero backlog, handling Ad-hoc requests, treasury collaboration to uphold compliance and operational integrity.
- Monitored metrics to evaluate operational process enhancement focused on risk mitigation within payment operations.
- Delivered strategic client servicing to high profile NAB's foreign currency clients, driving service excellence, fostering relationships with network managers, stakeholders, and global banks while ensuring regulatory adherence.

#### AUSTRALIA AND NEW ZEALAND BANK

##### Payments Processing Analyst | Customer Settlements | Invoice Billing April 2022-Jan 2024

- Processed domestic payments via EFT, RTGS, and handled mortgage-related bill/invoice payments.
- Took full ownership of each file from initiation to resolution; addressed escalations and client complaints.
- Evaluated loan accounts for settlement accuracy prior to payment authorizations.
- Supported reporting functions and streamlined manual processes through proactive analysis.
- Handled incoming client and branch queries to ensure timely resolution

### EDUCATION

#### Bachelor of Commerce -St. Joseph's University Bangalore

2016 - 2019

### ACHIEVEMENTS AND CERTIFICATIONS

- Received multiple Spot & Star Awards for outstanding performance and contribution to the team.
- Corporate Finance, Six Sigma white belt, Career Qualified in Banking (CQIB), Financial Crime (Operations & Technology) Masterclass