

ANKITA RAI

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PROFILE SUMMARY

Detail-oriented Anti-Fraud Analyst with hands on experience supporting AML and Anti-Fraud programs through customer due diligence, CIP reviews, and fraud investigations. Skilled in independently conducting research across internal systems and external databases to identify suspicious activity, fraud indicators, and true name fraud risks. Experienced in reviewing input and true IP's, device IP's and monitoring login activities, negative news screening, and accurate reporting of red flags in alignment with regulatory and internal compliance standards.

SKILLS

Technical Skills: Data visualization tools such as Tableau, Power BI (Intermediate), MS-Excel (Intermediate), My-SQL (Basic) Python (libraries used such as NumPy, Pandas, Matplotlib, Seaborn, beautiful soup, etc) MS-Word & MS PowerPoint.

Databases & Tools Used: Zoominfo, Dun & Bradstreet (D&B), Bloomberg, Factiva, Rusprofile, OpenCorporates, Money Movement System (MMS), Client Viewer, Salesforce (CRM), eWorkflow, Actimize, Customer Service Interface (CSI), Mainframe, Lexis Nexis, CLEAR, WebCSR, OASIS

Soft Skills: Analytical thinking, Ability to Work independently, Problem Solving, Attention to Detail, Time Management, Adaptability

WORK EXPERIENCE

Ameriprise India LLP, Gurugram

September'25 – Present

AML/Anti- Fraud Analyst

- Performed **Client Due Diligence (CDD)** and **Enhanced Due Diligence (EDD)** on new and existing clients, vendors and third parties in accordance with **AML and sanctions policies**.
- Conducted end-to-end **Sanctions Screening** and investigations for individuals and entities against OFAC sanction regime by analysing **high-risk alerts** and **adverse media hits**, and leveraging internal systems and external databases to identify potential financial crime, reputational or regulatory risks.
- Investigated **potential sanctions matches**, distinguishing between **false positives and true matches** by validating multiple identifiers such as name, country, address, date of birth, associations, occupation and registration details.
- Reviewed and analysed suspicious activity alerts to identify **unusual customer behaviour and inconsistent account information** in accordance with AML and anti-fraud procedures. Applied a **risk-based approach** to release or **escalate cases** to relevant compliance teams based on internal escalation protocols and regulatory requirements.
- **Reviewed and monitored outgoing cheque payments** under the OASIS process, validated outgoing cheque transactions to ensure accuracy, legitimacy and compliance using OASIS, FIS Archive and WebCSR tool.
- Verified and validated **customer documentation** to ensure compliance with regulatory standards and internal AML policies. **Maintained accurate case documentation and audit trails**, ensuring clarity, consistency and readiness for internal reviews and regulatory audits.

WNS Global Services, Gurugram

November'22 – September'25

Senior Research Associate

- **Collected, analysed and documented** key data elements including alerting activity, transactional behaviour, account-level information, KYC details, PEP status, adverse media and counterparty information to support AML investigations and alert triage processes.
- Conducted **sanctions screening** for individuals, entities, vessels and aircrafts against various international sanction regimes like OFAC, EU, UNSC, DFAT, UK HMT and CANADA to detect potential money laundering, terrorist financing, human trafficking, and sanctions violations.
- **Reviewed and assessed risk indicators and red flags**, effectively determining whether alerts warranted escalation for further review or could be safely dispositioned as false positives in accordance with compliance standards.
- Conducted **Client Due Diligence (CDD)** and **Enhanced Due Diligence (EDD)** on high-risk customers, verified identity and ownership of individual and entities. **Collaborated with internal teams in India and US** to streamline AML case handling.
- **Led and monitored** a team of three analysts, overseeing research quality, timelines, and productivity. Created and submitted over 7000+ structured investigative profiles into client case management systems and consistently meeting quality thresholds and aligning with global AML policies. Maintained accurate and complete KYC documentation as per SOPs and compliance & regulatory standards.
- Created daily, weekly and monthly reports and dashboards using **Power BI** to support performance monitoring and decision-making.

ACADEMIC DETAILS

- MBA, Ajay Kumar Garg Institute of Management (AKTU) – 2022
- MA (Sociology), Indira Gandhi National Open University – 2019
- BA, University of Delhi - 2017

ACHIEVEMENTS

- Recognized for exemplary performance within the first three months at WNS Global Services.
- Club Representative of Marketing Club (MARXENIA) and Vice – President Electoral Club of AKGIM

CERTIFICATIONS

- Certified Power BI Essential Training, Simplilearn -2023
- Certified Tableau Training, Simplilearn – 2023
- Certified Python for Data Science, Simplilearn – 2023