

RAJESH SINGH

Dedicated Professional with 5+ Years in Onboarding, KYC, and AML Domains
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SUMMARY

Dynamic professional with 5+ years of comprehensive experience in Onboarding, Fraud, KYC, and Anti-Money Laundering (AML) domains. Eager to secure a challenging role that leverages my expertise and contributes to organizational success through effective risk management strategies.

SKILLS

Regulatory Compliance, Risk Mitigation, Client Management, Project Management, Problem Solving, Investigation Skills, Communication Skills, Cross-Functional Collaboration AML/KYC/CDD/EDD, Expertise Attention to Detail, Data Analysis, Quality Check, Microsoft office.

WORK EXPERIENCE

Lead Associate - Partner Risk onboarding

July 2023- Feb 2026

WNS Global Services

Gurgaon

- Leading process of Partner Risk onboarding.
- Managed a team of 16+ associates, overseeing task assignment, daily tracking, working on maintaining SLA which includes **AHT** (Average handling Time), **RPH** (Review per hour), Quality and performance metrics.
- Provided 1:1 mentoring, process clarification, and regular feedback to associate.
- Finding out **Red Flags** in transactions and working on the **case investigation**.
- Conducted thorough investigations of suspicious transactions, resulting in the filing of **SAR**
- Expertise in concepts of Financial Crimes, Onboarding, Customer Due Diligence (**CDD**) and Enhanced Due Diligence (**EDD**).
- Ensured comprehensive quality governance and performance metrics were met and executed, corrective actions when necessary to optimize team output
- Reviewed and investigated alerts for **Sanctions**, **Adverse Media**, and **PEP's**, utilizing open-source research to ensure compliance with global lists.
- Assessing Ultimate Beneficial Ownership (**UBO**) & Intermediate Beneficial Ownership (**IBO**) structures and complex corporate entities.
- Monitoring real-time and post-transaction activities to detect suspicious behavior.
- Investigating unusual transaction patterns and escalated potential money laundering activities

Senior Associate - Risk Operations

Nov 2019 – June 2023

Paytm

Noida(UP)

- Managed end-to-end merchant onboarding and KYC verification as per RBI and internal compliance norms.
- Performed document validation, ID proof matching, and risk flagging for high-value accounts and merchant registrations.
- Reviewing the merchant's websites for payment gateway integration and Identification of **MCC** (merchant category code) as per the line of business.
- Regularly referred to RBI Master Directions and internal SOPs to stay aligned with evolving onboarding regulations.
- Contributed to team discussions on fraud pattern recognition and process improvement ideas.
- Served as Operations Subject Matter Expert, adept at managing high-volume operations with a focus on delivering results and enhancing team performance.
- Developed extensive knowledge in Financial Crimes and Controls, encompassing Anti-Money Laundering, Fraud Detection, KYC, Customer Due Diligence, Enhanced Due Diligence, and Transaction Monitoring.
- Conducted thorough reviews and analyses of data related to Anti-Money Laundering (AML) and Terrorist Financing (TF) to determine the appropriate escalation or closure of alerts.
- Provided education and coaching to team members on operational processes and practices, identifying training needs and facilitating skill enhancement.
- Proactively prevented, detected, and investigated fraud incidents and concerns related to customers and their entities.

EDUCATION

M J P Rohilkhand University Bareilly

B.Tech (Computer Science & Information Technology)

August 2015 - July 2019

Radha Madhav Public School Bareilly (CBSE board)

Intermediate – 71.40%

2015

Radha Madhav Public School Bareilly (CBSE board)

Matriculation – 8.6/10

2013