

# Shikha Chugh

Transaction Monitoring & High-Risk AML Investigator

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**Professional Summary:** High-Risk Transaction Monitoring Specialist with **5+ years** of experience across global banking and fintech institutions within FCA- and BSA-regulated environments. Proven track record managing **high-volume alert queues (1,000+ alerts/month)**, reducing false positives by **15–20%**, and supporting defensible SAR/STR decisioning. Expertise in complex AML typologies, risk-based investigative frameworks, and second-line quality oversight within structured three-lines-of-defence environments. Recognised for applying regulatory judgment and risk appetite interpretation to complex, cross-border AML investigations, and acting as a reference point for complex AML typologies and QA challenges within transaction monitoring teams.

## WORK EXPERIENCE

### Revolut Ltd.

Remote

#### Mid I Financial Crime Analyst – Transaction Monitoring

Sep 2025 – Mar 2026

- Lead high-risk transaction monitoring investigations across cross-border portfolios, managing approximately 60+ high-risk alerts weekly (12+ cases per business day) within FCA-regulated environments and mitigating complex financial crime risks.
- Exercise investigative judgment to assess transactional velocity, jurisdictional exposure, customer risk profiles, and fund flow patterns, delivering defensible alert dispositions across 250+ cases monthly and well-reasoned escalation decisions.
- Apply AML policy interpretation and fintech risk appetite to complex customer profiles, supporting consistent escalation decisions across cross-border payment activity.
- Investigate complex AML typologies including structuring, layering, mule networks, and sanctions exposure, escalating material cases for SAR consideration through comprehensive, regulator-aligned investigative narratives.
- Conduct second-line quality reviews while maintaining >98% QA accuracy, reducing rework rates and strengthening overall transaction monitoring control effectiveness.

### Genpact Ltd.

Gurgaon, India

#### AML Transaction Monitoring Analyst

Jun 2024 – Aug 2025

- Managed 1,000+ high-risk AML alerts per month across cross-border and sanctions-sensitive portfolios using Actimize, Verafin, SAS, and Oracle Mantas, while consistently exceeding SLA and QA benchmarks.
- Executed high-volume AML investigations across key typologies including structuring, layering, mule activity, and high-velocity account behaviour, delivering consistent and defensible alert disposition outcomes.
- Performed second-line QC reviews to enhance evidential sufficiency, reduce rework rates, and strengthen overall transaction monitoring quality and regulatory defensibility.
- Identified thematic investigation gaps and emerging laundering patterns through root cause analysis (RCA), supporting alert calibration and process optimisation initiatives.
- Led optimisation efforts that reduced false positives by 15–20%, improving monitoring efficiency and strengthening detection accuracy across high-volume queues.
- Mentored junior analysts and monitored KPIs to improve queue productivity, investigation consistency, and SLA adherence.

### American Express

Gurgaon, India

#### Senior Analyst – Transaction Monitoring & Risk Strategy

Sep 2023 – Jan 2024

- Conducted complex transaction monitoring investigations across card and payments portfolios within Accertify, identifying high-risk behavioural patterns and escalating critical cases for further review.
- Prepared structured investigative narratives supporting SAR/UAR submissions in alignment with internal AML policy and regulatory reporting standards.
- Reviewed and challenged BOT- and vendor-generated alert outcomes to improve decision accuracy and reduce false positives across high-volume queues.
- Analysed investigation trends and typology patterns to provide data-driven insights that strengthened detection accuracy and monitoring effectiveness.

- Conducted real-time AML transaction monitoring across Faster Payments and card portfolios, identifying suspicious activity including mule networks, structuring patterns, and high-velocity fund movements while meeting SLA benchmarks.
- Analysed transactional behaviour across POS, PIN and scam-related channels to determine risk-based alert dispositions and appropriate escalation outcomes.
- Escalated high-risk cases for further review, supporting SAR consideration and ensuring adherence to internal AML policies and UK regulatory standards.
- Contributed to SOP refinements and monitoring process improvements to enhance investigation consistency and detection effectiveness across high-volume queues.

KEY ACHIEVEMENTS

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- Consistently exceeded SLA and QA benchmarks while managing **high-risk AML alert queues** across cross-border and sanctions-sensitive portfolios.
- Reduced false positives by **15–20%** through structured alert calibration and thematic analysis, improving transaction monitoring efficiency and detection precision.
- Strengthened SAR defensibility by escalating complex cases involving **layering, structuring, mule networks, and sanctions exposure** within FCA- and BSA-regulated environments.
- Conducted second-line quality reviews while maintaining **>98% QA accuracy**, reducing rework rates and strengthening overall transaction monitoring control effectiveness.

CORE SKILLS

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**Transaction Monitoring & Investigations:** Alert Review & Disposition | SAR/STR Escalation Support | Sanctions Screening | Risk-Based Assessment | Complex Typology Analysis: **Structuring, Layering, Mule Activity, Sanctions Exposure**

**Quality & Risk Controls:** Second-Line QA/QC | Root Cause Analysis (RCA) | Alert Calibration | Thematic Reviews | Audit & Regulatory Examination Support | Internal Controls Testing

**Systems & Tools:** Actimize | Verafin | SAS | Oracle Mantas | Accertify | Pega | Advanced Excel | OSINT Research

**Regulatory & Compliance Frameworks:** FCA | BSA/AML | OFAC | FATF | FinCEN | Risk-Based Approach (RBA)

**Governance & Risk Management:** Three Lines of Defence | Regulatory Reporting Support | Financial Crime Risk Mitigation

CERTIFICATIONS

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- Advanced AML & Financial Crime Training (2023–2025): High-Risk Transaction Monitoring, Sanctions Controls, Risk-Based Assessment, and SAR/STR Escalation aligned with FCA and BSA regulatory frameworks.

EDUCATION

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University of Delhi  
Bachelor of Arts

Delhi  
Jul 2015 – Sep 2018