

KRITIKA CHADHA

Merchant AML & On- Boarding specialist and Lead Customer Service Analyst with 7 Years of Experience, along side a broad spectrum Of experience in dispute resolution and account management.

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Skills and Competencies

- Quality Assurance
- Training, Upskill and Team Support
- Financial Crime Monitoring
- Due Diligence/ Risk Assessment
- Adaptable
- Inter Departmental Collaboration
- People Management
- Project Management

Projects

- File Feeds Automation
- Suspense Handover
- One Phone Channel Onboarding
- Updating AML Grid

Professional Experience

American Express Pvt Ltd (Lead AML/KYC Analyst)

Oct 2018 - to present

UK Merchant Onboarding

Responsible for conducting AML/KYC due diligence for merchant onboarding in the UK market. This includes reviewing and verifying merchant documentation, validating business and identify details, and performing screening.

Conduct risk assessments to identify potential financial crime risks and ensure compliance team for further investigation. Escalate suspicious or high- risk cases to the compliance team for further investigation. Ensure that all KYC checks are accurately completed, documented, and approved to support a compliant and efficient merchant Onboarding process.

Roles & Responsibilities: -

- Managed the merchant onboarding proceed for the UK Market, ensuring full compliance with AML (Anti- Money Laundering) and KYC (Know Your Customer) regulations.
- Verifying merchant details Online via various approved commercial tools to avoid any fraud related to the merchant's account
- Analyzing real time and off-time quality checks to find out potential process gaps and weaknesses handling the escalations from the merchants, other internal teams, vendors and partners.
- Trained and mentored new hired, conducted cross training sessions across merchant departments, and supported new hires in meeting organizational quality and performance expectations.
- Projects - File Feed automation, one phone channel on boarding , Suspense handover.
- Acted as the first point of contact for all team queries and supported the review and update of internal process documentation and AML Grid updates.

Roles & Responsibilities:-

- Dispute Handling - Was responsible for handling concerns and disputes of the consumers.
- Accounts audit/management - checking consumers accounts to confirm if payments made were reflected on their accounts & informing them of the status of collection.
- Accounts reconciliation - To make sure that all payments made by consumer were updated on accounts and reconcile account balance history in case of dispute.

Awards and Recognition: -

- Customer Champ - May 2019
- Top performance - Quarter 3, 2019
- High Five Award for Dec2019
- Top Performer- Quarter2, 2021
- Customer Champ June 2022
- Hero Award - Quarter3, 2023
- Top Performer 2025
- Customer Champ April 2025

Academic Qualification:

- 10th Passed from C.B.S.E. Board, Delhi.
- 12th Passed from C.B.S.E Board, Delhi.
- Graduate (BBA) From IP University (Institute of Innovation in Technology and Management).

Personal Details

Languages English, Hindi.

Address J-113 Sector 41 Noida , 201303

Declaration

I hereby declare that the above-mentioned information is correct up to my knowledge and I bear the responsibility for the correction of the above mentioned particulars.