

Pursuing a People Leader role in the banking and financial crime industry, focusing on Anti-Money Laundering, KYB, KYC processes, customer onboarding, fraud & risk mitigation, international payments processing, global sanctions alert management, compliance management, process risk self-assessments and audit management.

CONTACT ME AT

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EDUCATION

- ✓ MBA (Finance/International Business) from IP University in 2013
- ✓ BBA from Guru Jambheshwar University in 2009

CORE COMPETENCIES

- ✓ Team Management
- ✓ Stakeholder Management
- ✓ Collaboration
- ✓ Regulatory Compliance & Audit Support
- ✓ Governance & Implementations
- ✓ Anti-Money Laundering
- ✓ KYC - Know your customer
- ✓ KYB - Know your beneficiary
- ✓ Client Onboarding
- ✓ Compliance Periodic Review
- ✓ Payment Processing
- ✓ Quality Assurance
- ✓ Training & Mentoring
- ✓ PEP, Sanctions and Negative News Screening

TECHNICAL SKILLS

- ✓ Salesforce
- ✓ OneForce
- ✓ Payment Logic Platform
- ✓ Bridger XP
- ✓ World Check
- ✓ Lexis Nexis
- ✓ Veda ID Check
- ✓ D&B/DnBi/Illion/SKYC/Equifax
- ✓ GMS 360

VISHESH MALHOTRA

- **Result-oriented professional** with over 13+ years in the banking, financial crime and outsourcing industry, specializing in **anti-money laundering, KYC processes, and compliance management**.
- Recently as a Team Leader with American Express, lead a team of and supervised **AML/KYC processes, Compliance Periodic reviews, Supplier review, Sanctions alert review & adjudication, Client Onboarding, Account setup & maintenance for clients globally**.
- Expertise in team management, production management, stakeholder management, and compliance management, resulting in **optimized team performance and process improvements**.
- Achieved an impeccable record of building high-performance teams, implementing **continuous improvement programs**, and partnering with global stakeholders to drive business growth and success.
- Experienced in ensuring compliance with the code of conduct in addition to all other regulatory requirements, including **Data Protection, Information Security and Anti Money Laundering (AML) regulations**.
- Developed the **risk management dashboard** to track the performance of automated credit decision and new strategy implementation.
- Hands-on experience in Lexis Nexis, Bridger XP, Hoovers, D&B, World Check, Graydons, Veda ID Checks, and other third-party related searches.
- Proficient in **navigating various remediation projects**, process automation, enhancements, and conducting trainings to support changes, showcasing adaptability and commitment to continuous learning.
- Possess **strong interpersonal skills, enabling effective communication** with clients and team members, and adept at training colleagues on new technologies.

WORK EXPERIENCE

Sep 2015 - Till Date || American Express ||

Growth Path:

Sep 2015 - Sep 2019 as Operations Analyst

Oct 2019 - April 2025 as Operations Team Lead

Key Result Areas as Team Lead:

- Lead the team of over 30 colleagues; supervising AML/KYC processes.
- Supervised Audits performed on the process and ensuring supply of all the necessary documentation and facilitating auditors by providing all the requested documents.
- Utilized analytical ability to identify process improvements, drive continuous improvement initiatives, and enhance overall efficiency.
- Ensured compliance with regulatory audits (MAS, AUSTRAC), internal audit, and quality control framework, maintaining a strong focus on risk mitigation and adherence to industry standards.
- Provided key oversight of the KYC Onboarding Team, applying a risk based and policy focused approach.
- Headed a wide variety of activities inclusive of identifying statutory & regulatory requirements, adhering to government policies, scrutinizing the compliance framework and acting as the SPOC between Regulator and AMEX; analyzed and arranged feedback to the regulatory consultation.
- Conduct regular 1n1's to understand and address the concerns of team members to make sure that there is a healthy and stress-free environment.

Highlights:

- Achieved consistent top performer status, displayed dedication and commitment to excellence in the workplace.
- Successfully built high-performance teams, and fostered a collaborative and supportive work environment.
- Managed business transformation and rigor by successfully implementing Project Osprey, Project Bolt, E2E Onboarding Project and Limits Alignment Project etc.

AWARDS

- Received Multiple Reward & Recognitions from stakeholders & business for production management, consistent performance and satisfactory outcome on various regulatory audits (such as PWC, MAS, IAG, ICT, BST etc.)
- Awarded with H1 Champion award from Business in year 2022 & 2024

PERSONAL DETAILS

- ✓ **Date of Birth** - 22nd November 1988
- ✓ **Languages Known** - English, Hindi & Punjabi
- ✓ **Address** - Roshanara Road, North Delhi, Delhi 110007
- ✓ **Hobbies & Interests** - Cooking, Playing Cricket, Badminton, Volleyball, Listening Music.
- ✓ **Marital Status** - Yes

Projects:

- Project Bolt (Successful Launch of new platform for product Accessline which included migration, testing and training)
- Project OSPREY (Decommissioning of FXIP and Successfully job posted all impacted colleagues within or outside blue box)
- Learning Pathway Pilot Project (Well-rounded functional training experience and structured & consistent methodology towards training)

Key Result Areas as Operations Analyst:

- Conducted Compliance Periodic Review (CPR) and Enhanced Due Diligence (EDD) on FXIP Accounts for JAPA markets.
- Conducted KYB reviews for Accessline Beneficiaries to ascertain that the beneficiary is a legitimate business and there is no association between our Client and Beneficiary (Collusion Check)
- Performed KYC due diligence checks in line with market regulators and KYC-AML policy requirement.
- Reviewed beneficial owners and analyzing various corporate documents such as partnership agreement, article of incorporation, stock ownership certificate and business license.
- Supported External (PwC) and Internal (IAG) Audit requirements and liaise with Stakeholders to implement any change required.
- Screening of PEPs and Sanctions – against the internal listing.
- Liaised with internal business stakeholders to assist in gathering of relevant documentation for the purpose of setting up new client accounts.
- Point of contact for internal stakeholders such as Relationship Managers, BDM's, and Client Owners for getting and providing the relevant documents required.
- Recommend changes in the Desk instructions, Policy, Guidelines and Daily practice resulting from observations made during reviews.

Highlights:

- Compliance Periodic Review (CPR) process enhancements – Introduction of various automated reports to improve process efficiency. Weekly MIS to senior leadership on CTR, Upcoming inventory, Case age.
- Completion of various Remediation projects within stringent compliance deadlines.
- Successful migration of ANZ New Client Setups and reactivation set-ups from AU Team to India Team.
- Recognized for implementing Quality Control and updating Process SOP for the KYC refresh process.

Aug 2013 – Sep 2015 || BARCLAYS SHARED SERVICES || Process Advisor – Sanctions Centre of Excellence

Key Result Areas:

- Managed the sanctions process which deals in screening of inward/outward payments in order to restrict the AML activities through the process of KYC and CDD.
- Perform regular and consistent AML/KYC due diligence of a diverse range of customers like Trade Finance Corporate, Retail Banking Customer, Investment Banking and Politically Exposed Person.
- Done extensive research using tools and search engines.
- Review the customer profile in line with the independent research and documented evidence provided by Relationship Manager and compliance team.
- Collaborate with the payment screening team in cases of cross border payments which are referred to RMRT.
- Prepare case to case synopsis of customer profile for compliance review and checks.
- Provide training and mentoring to new team members on payment screening techniques, internal system, Sanctions policy and regulations.
- Ensure consistent value addition to process and eliminate non-necessary steps.

Sep 2009 – Jan 2012|| GENPACT || Process Associate – Collections (Late Stage)

Key Result Areas:

- Debt Recovery and Negotiation over call
- Customer Relations and relationship building - Maintaining a high level of customer satisfaction during the collections process, understand their concerns and providing them resolution to pay debt.
- Compliance - Ensuring all collections activities comply with relevant laws and regulations, maintaining accurate records, and adhering to company policies.
- Managed high volumes of workload with a deadline driven environment.