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Financial Crime Specialist with 10+ years of expertise in Transaction Monitoring, Sanctions & PEP Screening, CDD & EDD, Periodic Reviews, Fraud Detection, AML & KYC compliance, Client Onboarding, Chargebacks, STR & SAR filing, and Regulatory Reporting. Demonstrated success in leading and managing high-performing teams, driving risk mitigation strategies, and enhancing financial crime detection frameworks. Possesses strong analytical and investigative skills in financial fraud, ensuring regulatory adherence and operational efficiency.

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## Career Highlights

- **Successful Process Transition:** Led the most successful process transition across all vendors, as acknowledged by the client, ensuring seamless execution and operational efficiency.
- **Comprehensive AML Process Setup:** Established the AML process from scratch, playing a pivotal role in structuring compliance frameworks and ensuring adherence to global regulatory standards.
- **Consistently High Performance:** Achieved an "A" rating consistently, demonstrating sustained excellence in performance, leadership, and contribution.
- **Recognized for Excellence:** Honored with 2 Quarterly Awards, 1 Half-Yearly Award, 6 Monthly Awards, and 18 Global Recognition Awards for delivering exceptional quality of work and exceeding expectations.
- **Top Industry Recognition:** Received 4 Line of Business (LOB) Appreciation Awards for consistently ranking among the top performers and surpassing performance targets.
- **Advanced Fraud Detection & Risk Mitigation:** Developed and implemented a **Confusion Matrix** leveraging precision and recall, reducing false positives and false negatives, and strengthening fraud detection capabilities.
- **Process Efficiency & Decision Accuracy:** Redesigned workflows and introduced a **Decision Tree**, improving process efficacy and decision-making accuracy, leading to faster and more reliable resolutions.
- **Strategic Process Automation:** Automated a key sub-process, saving several hours per Full-Time Employee (FTE) and significantly enhancing operational efficiency.
- **Innovative Workflow Optimization:** Led multiple process improvement initiatives, resulting in reduced Average Handling Time (AHT), increased productivity, and greater decision accuracy across teams.

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## Career Review

### **Assistant Operations Manager - WNS, New Delhi, India (May 2023 – Present)**

- **Established and Scaled Risk Operations:** Successfully transitioned and launched the "Risk Ops" department, delivering the most seamless transition across all vendors, as recognized by the client.
- **Process Innovation & Decision Accuracy:** Designed and implemented a **New Workflow - Decision Tree** that streamlined fraud detection, improved decision accuracy, and enhanced fraud prevention.
- **Client Engagement & Performance Reviews:** Responsible for weekly, monthly, quarterly, and annual business reviews, ensuring client transparency, operational alignment, and risk mitigation.
- **Automation & Efficiency Enhancement:** Automated key sub-processes, saving several hours per Full-Time Employee (FTE) and significantly improving operational efficiency.
- **Advanced Fraud Detection & Risk Mitigation:** Implemented a **Confusion Matrix** leveraging precision and recall, resulting in fewer false positives and negatives, strengthening fraud detection capabilities.
- **Workflow Optimization & Loss Reduction:** Led process enhancements that eliminated ambiguity, improved fraud detection accuracy, and reduced client losses.

## **FinCrime Officer - Revolut, New Delhi, India (October 2022 – May 2023)**

- **Team Leadership and Management:** Led a team of 5-7 Subject Matter Experts (SMEs), directly overseeing their work, providing guidance, and ensuring that all anti-financial crime activities were conducted efficiently and in compliance with regulatory standards.
- **Strategic Partnership with Law Enforcement:** Forged strong partnerships with law enforcement agencies, serving as the primary escalation point for financial crime matters, and ensuring swift and effective collaboration on critical cases.
- **Complex Case Management:** Diligently investigated, adjudicated, and escalated complex cases involving anti-money laundering (AML), sanctions, fraud and regulatory inquiries, ensuring that all actions were compliant with relevant legal frameworks.
- **Compliance with Legal Frameworks:** Responded promptly to Court Orders, Data Protection Acts (DPAs), and Production Orders (POs), adhering strictly to legislative requirements such as the Proceeds of Crime Act (POCA) and the Data Protection Act (DPA).
- **Legal Collaboration and Documentation:** Worked closely with the legal team to meticulously prepare comprehensive documentation for third-party requisitions, ensuring accuracy and adherence to legal standards.
- **Fraud Investigation and Pattern Analysis:** Conducted thorough investigations into fraud cases, leveraging detailed reports to identify and analyze intricate patterns, contributing to the prevention and mitigation of financial crime.
- **Sanctions and PEP Monitoring:** Reviewed and addressed sanctions watch list alerts using automated systems, manual reports, and internal referrals, ensuring potential issues were escalated to senior Compliance personnel when necessary.
- **System Validation and Testing:** Validated Sanctions and Politically Exposed Persons (PEP) alert systems, participating in testing and validating new system releases to ensure operational accuracy and effectiveness.
- **Project Collaboration and Process Improvement:** Actively collaborated on projects and initiatives aimed at testing and improving existing processes, contributing to the enhancement of the organization's financial crime prevention measures.

## **Unit Compliance Officer - Al Ansari Exchange, Dubai, UAE (March 2015 – May 2022)**

- **Transaction Monitoring and Investigation:** Conducted comprehensive transaction monitoring, including the investigation of complex wire transfers and currency exchange transactions, to detect and mitigate potential instances of fraud, money laundering, and terrorist financing activities.
- **Internal Disclosure Assessment:** Rigorously assessed internal disclosures submitted by the business team, providing informed recommendations for addressing unusual or suspicious customer behaviors and ensuring alignment with compliance protocols.
- **Pattern Identification and Analysis:** Methodically identified and analyzed patterns and indicators associated with money laundering and terrorist financing activities, contributing to the early detection and prevention of financial crimes.
- **Advanced Data Scrutiny:** Demonstrated expert use of transactional and customer records, augmented by external data sources, to meticulously scrutinize and identify anomalous transactional activities that may indicate financial misconduct.
- **Escalation and Reporting:** Proactively escalated suspicious transaction patterns and red flags to the Line Manager, recommending appropriate actions and ensuring swift response to potential risks.
- **STR/SAR Drafting and Submission:** Drafted Suspicious Transaction Reports (STR) and Suspicious Activity Reports (SAR), securing necessary approvals from the Money Laundering Reporting Officer (MLRO) before submission, and ensuring compliance with regulatory requirements.
- **Regulatory Compliance and Sanctions Investigation:** Investigated potential sanctions violations, ensuring that transactions complied with both regulatory requirements and global compliance standards, thereby minimizing legal and reputational risks.
- **Compliance Reporting:** Prepared bi-annual compliance reports, contributing to the organization's regulatory transparency and ensuring that all compliance activities were documented and reported accurately.

## **Process Executive - Bank of America, New Delhi, India (April 2012 - September 2014)**

- Diligently investigated and assessed high-value credit card transactions, adeptly identifying and promptly flagging potential instances of financial crime.

- Conducted thorough sanctions screening and conducted in-depth due diligence on clients to ensure compliance with prevailing company policies and regulations.
- Skillfully monitored transactions for anomalies and inconsistencies, diligently uncovering potential indicators of financial fraud or money laundering.
- Collaborated closely with law enforcement agencies and regulatory bodies as required, providing essential information for ongoing financial crime investigations.
- Played a key role in preparing comprehensive documentation and reports for legal and regulatory authorities, adhering meticulously to established procedures.
- Utilized advanced tools and techniques to analyze financial data and uncover patterns indicative of illicit activities.
- Assisted in the formulation and implementation of robust policies and strategies to combat financial crime, ensuring alignment with evolving regulatory landscapes.
- Worked in coordination with cross-functional teams to share insights, foster knowledge exchange, and contribute to a comprehensive approach to compliance and risk mitigation.
- Participated in regular training and professional development activities to stay abreast of emerging trends and practices in financial crime detection and prevention.
- Collaborated on special projects and initiatives aimed at enhancing the effectiveness of financial crime prevention measures.

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## **Certifications & Credentials:**

- **Certified in Anti-Money Laundering (AML)**

- Anti-Money Laundering Certification - AAE, UAE
- Advanced Anti-Money Laundering Certification - AAE, UAE
- Prevention of Fraud and Counterfeit Money (Level 1 & 2) - AAE, Dubai

- **Ongoing Professional Development**

- CAMS Certification (Certified Anti-Money Laundering Specialist) - Association of Certified Anti-Money Laundering Specialists (ACAMS) - \*Currently Pursuing

- **Academic Qualifications**

- MBA in Business Administration - Symbiosis University, 2014
- B.B.A in Business Administration - Indraprastha University, 2011

- **Technical Proficiency:**

- Diploma in Computer-Based Accounting (Tally ERP 9.0) - 2015

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**REFERENCE:** Available on request.

**DECLARATION:**

I hereby declare that the information provided is true to the best of my knowledge.

**Date:**

**Place: New Delhi**

**SHARKU NAIR**