

SUMAN HALDAR

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AML & KYC Operations Manager with 10+ years of experience across global financial services, leading large-scale **New-to-Bank onboarding** and KYC quality assurance operations across **Existing, Periodic & event-driven reviews**. Proven expertise in managing 60+ member teams, embedding robust 4-eyes QA frameworks, and delivering regulator-ready KYC outcomes. Strong partner across the 3 Lines of Defense, known for escalation management, governance reporting, and strengthening AML programs in high-growth, regulated environments.

LEADERSHIP & AML IMPACT

- Led AML/KYC onboarding operations with teams of up to **60+ analysts** across high-volume New-to-Bank workflows
 - Embedded **4-eyes QA frameworks** and decision-quality reviews to improve consistency, accuracy, and regulatory defensibility
 - Partnered across **1LoD, 2LoD, Legal, Product, and Engineering** to strengthen AML governance and escalation management
 - Delivered governance reporting to senior management covering AML risk trends, QA findings, and remediation actions, supporting MLRO oversight and regulatory readiness.
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KEY SKILLS

AML & Financial Crime: AML/KYC, CDD, EDD, PEP, Sanctions, Adverse Media, CIFAS

Operations & Governance: NTB Onboarding, ETB, Periodic & Event-driven, QA & 4-eyes reviews, SLA/KPI, MLRO reporting.

Leadership: People management, coaching, workforce planning, stakeholder management

Analytics & Tools: Looker, Snowflake, Excel, PowerPoint, Case Management / Workflow Tools, Google Workspace

PROFESSIONAL EXPERIENCE

TIDE Platform Technology and Servicing Pvt Ltd

KYC Manager – Business Onboarding | (July 2024 – December 2025)

Roles & Responsibilities

- Lead end-to-end **onboarding and KYC operations** in Hyderabad, managing **6 Team Leads and 48–60 Analysts**, consistently delivering against **SLA, quality, and regulatory expectations**.
- Own **resource planning, workforce optimisation, and talent progression**, ensuring operational scalability while maintaining strong compliance alignment.
- Act as the **primary decision authority** for onboarding KYC matters, advising teams on **CDD/EDD assessments, escalation pathways**, and approving **high-risk and complex cases** including **PEP, sanctions, adverse media, CIFAS, and complex UBO structures**.
- Perform **decision-quality and 4-eyes reviews** across EDD outcomes, driving consistency, accuracy, and regulatory defensibility, and translating QA insights into **governance and MLRO reporting**.
- Partner closely with **Compliance (2LoD), Legal, Product, and Engineering** to strengthen onboarding governance, refine risk controls, and improve workflow efficiency in line with **FCA and AMLD requirements**.
- Evaluate and support integration of **external vendor tools** (LexisNexis, RDC, Onfido, CIFAS, Jumio, Kustomer, Diligent AI), providing risk-based assessments to ensure operational and regulatory readiness.
- Drive **operational efficiency and visibility** through automation, dashboarding (Looker & Snowflake), SOP redesign, and enhanced monitoring of productivity, rejection trends, and risk indicators.
- Lead **root-cause analysis and remediation** for onboarding defects, regulatory observations, and customer complaints, partnering with cross-functional teams to implement sustainable control improvements.

Key Achievements

- Revamped and automated **onboarding, productivity, and risk dashboards** using **Looker & Snowflake**, enabling accurate forecasting, SLA governance, and enhanced visibility of **PEP, sanctions, CIFAS alerts, rejection trends, and decision-quality metrics**.
 - Strengthened **productivity measurement and SLA accuracy** by introducing a “System Downtime” status in collaboration with Engineering, improving productive vs. non-productive time tracking.
 - Re-engineered **end-to-end onboarding workflows**, including **face-to-face onboarding** and structured escalation pathways for **True CIFAS and Adverse Media alerts**, improving consistency, turnaround times, and risk handling quality.
 - Partnered with Product and Engineering to enhance **onboarding data capture, controls, and screen design** (UBO structures, nationality, turnover, transaction profiling), significantly improving **data quality and downstream AML risk assessments**.
 - Designed and implemented **structured additional-information (ADAF) request templates**, enabling one-click analyst data requests and improving case efficiency and customer response times.
 - Co-designed and launched the **Progressive Proof of Business (PPOB)** staged onboarding model for new and unlicensed businesses, enabling declaration-based onboarding with controlled verification for limit upgrades.
 - Scaled onboarding operations to support the launch of **Tide Instant Saver (TIS)** by designing workflows and onboarding/training **27 new analysts**, ensuring operational and compliance readiness at launch.
 - Improved customer experience and onboarding outcomes by analysing **Trustpilot feedback**, contributing to an increase in TIDE’s overall rating from **3.9 to 4.1**.
 - Strengthened the **LexisNexis implementation** through continuous data analysis, feedback loops, and rule tuning, improving risk signal accuracy and operational readiness pre- and post-production rollout.
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Team Lead – Onboarding & KYC Operations (April 2022 – June 2024)

Promoted to KYC Manager based on performance and leadership impact.

Roles & Responsibilities

- Managed a team of 11 Analysts, overseeing daily case allocation, quality control, SLA tracking, and performance management.
- Conducted 1:1s, coaching sessions, and development plans to uplift team capability.
- Reviewed and approved high-risk cases, including PEP, sanctions, adverse media, and complex UBO structures.
- Ensured adherence to evolving FCA/AML standards by maintaining policy alignment and operational oversight.

- Supported quality oversight for onboarding KYC by reviewing analyst decisions, identifying quality gaps, and driving corrective actions through coaching and retraining.

Key Achievements

- Designed and implemented a **department-wide performance tracker**, adopted by leadership to standardise performance scoring and improve visibility across onboarding teams.
 - Developed and rolled out the **CIFAS Investigation SOP**, defining end-to-end investigative workflows and improving consistency in risk handling and escalation outcomes.
 - Updated **EDD and Risk Assessment procedures** in alignment with **FCA and ClearBank guidelines**, strengthening compliance controls and audit readiness.
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Senior Analyst – Business Onboarding Reviews (Jan 2021 – March 2022)

Roles & Responsibilities

- Performed full-spectrum KYC for SMEs including ID&V, CIFAS screening, AM/PEP/Sanctions checks, EDD, and high-risk assessments.
- Managed complex onboarding scenarios and ensured regulatory compliance across case handling.
- Collaborated with cross-functional teams during product and workflow rollouts.

Key Achievements

- Served as the first SME to deliver structured “buddy training” for Re-KYC analysts, establishing standardized learning frameworks.
 - Tested and validated Open Access Accounts during product launch, shaping KYC-light procedures and boosting product readiness.
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HSBC Electronic Data Processing Pvt. Ltd.

QC Analyst – KYC/Risk Operations (Apr 2015 – Dec 2020)

Roles & Responsibilities

- Conducted quality audits across SCC, high-risk, and medium-risk UK Commercial Banking KYC cases.

- Conducted quality assurance reviews across New-to-Bank, Periodic Reviews, and Event-Driven Reviews, applying the 4-eyes QA framework to ensure accuracy, completeness, and regulatory defensibility of KYC records.
- Delivered accuracy-improvement feedback to analysts and maintained quality performance reports for an 8-person POD.
- Supported remediation and CDD uplift initiatives.

Key Achievements

- Improved **accuracy and consistency** across Periodic and Event-Driven Reviews through structured QA feedback, remediation tracking, and analyst coaching, reducing rework and regulatory risk exposure.
 - Strengthened **CDD quality and regulatory defensibility** by supporting remediation initiatives and delivering structured quality reporting to stakeholders.
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Tata Business Support Services Ltd.

Customer Service Representative / Quality Associate (Nov 2012 – Jan 2015)

Roles & Responsibilities

- Handled inbound/outbound customer queries and escalations for Volvo Construction Equipment.
- Conducted call audits and delivered training to new hires.
- Ensured service delivery quality and client satisfaction.

Key Achievements

- Improved team quality scores through structured training and QA insights.
 - Recognized for enhancing service delivery efficiency.
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EDUCATION

- **B.Com (Commerce)** – Jagruti Degree & PG College, Hyderabad (2014)
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