**Lavanya Guna**

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**OBJECTIVE**

Highly experienced Anti-Money Laundering (AML) Analyst and financial compliance officer seeking a challenging position in AML, internal control and audit domain with a reputable organisation, where I can leverage on my skills (in line with the global regulatory expectations) and capabilities in preventing, detecting and investigating suspicious transactions, in order to achieve the investigatory, monitoring and compliance goals of the company.

**PERSONAL SUMMARY**

* Highly knowledgeable and experienced in AML/CTF Compliance, KYC/CDD, Internal Audit, Fraud Investigation, Prevention, Deterrence and control.
* Experienced in Data Analysis, Report generation, Investigations, Research Proficiency and a Team Player.
* Experienced AML Adjudication team co-ordinator, Knowledgeable FINTRAC reports co-ordinator
* Excellent in critical thinking, analytical skills with ability to identify creative and effective solutions to complex organisational challenges across various projects simultaneously
* Fluent in the use of English with excellent organizational verbal communicating and report writing skills.
* Proficient in the use of Excel (Pivot Tables & Charts, Vlookup and If statements), Power point, SAS EG, SQL, Hadoop, Tableau Excellent analytical, presentation, communication and facilitation skills.

**PROFESSIONAL EXPERIENCE**

**SENIOR AML ANALYST (TD Transaction Monitoring Project)**

**Protiviti June 2019-Nov 2019**

* Reviewing customers documentation including KYC information, and cross-referencing it with account activity to ensure accurate risk levels are assigned to the specific accounts held in the customer's name.
* Reviewing customers transaction dynamics as it relates to AML stages of Placement, Layering and Integration of fraudulent/crime proceeds by putting to use banking tools, systems and applications.
* Reviewing the sources of LCTRs and EFTRs so as to mitigate the associated AML/ATF risks
* Preparation of AML analysis and STR reports relating to focal customer’s account activity and dispositioning of cases with appropriate organization AML codes.
* Identification of money laundering/terrorist financing predicate crimes, red flags and typologies, in order to put in place adequate risk mitigation strategies.
* Relates with Transit/Branch officials on matters that borders on UTRs, SARs, RFIs, CDD, EDD and KYC updates
* Participates in the investigations of fraud, forgery and mortgage fraud cases in the business and Operations of the bank and issue a detailed report with recommendations accordingly
* Preparation Suspicious Transaction forms, identifying clients/transactions apparently related to money laundering/terrorist financing and escalating such for further investigation by the relevant law enforcement, government agencies and regulatory bodies (FINTRAC).
* Investigations of cases relating to different kinds of AML projects (Project Protect, Project Organ, Project Fentanyl and Project Chameleon) and mitigating the associated risks accordingly.

**SENIOR ANALYST (Scotiabank Transaction Monitoring Project)**

**IBM PROMONTORY FINANCIAL GROUP August 2018 – May 2019**

* Review and evaluate alerts for potentially suspicious activity.
* Analyze account transaction histories to identify possible money laundering typologies.
* Identified and investigated potential money laundering and fraud cases.
* Expertise in money laundering regulations, methods, schemes and trending.
* Monitored and analyzed complex issues concerning patterns and trends associated with money laundering.
* Used Oracle database to develop reporting on higher risk corridors, potential risk consumers, and selection of potential high-risk agent locations.
* Prepared analysis reports to submit them to Fintrac (Financial Transactions Reports Analysis Centre).

**AML ANALYST**

**HSBC April 2017 – May 2018**

* Performed complex compliance investigations and reviews to help clients meet and exceed regulatory requirements as level 2 investigator.
* Performed statistical analysis on automated surveillances to determine whether triggering logic is designed appropriately, operates effectively and adheres to user acceptance testing standards.
* Conducted enhanced due diligence and exhaustive investigations using internal and external data sources to determine if transactional activity in accounts fits the customer profile or is unusual/suspicious.
* Performed risk-based judgment when identifying key areas of risk and patterns of unusual and suspicious activity.
* Escalated the prepared reports to level 3 investigators in UK which could possibly reported to NCA (National Crime Agency).
* Enforcement of adherence to stringent Anti-Money Laundering regulations and compliance Standards.
* Communicated the result of the audit exercises, AML analysis, and its recommendations to executive management and follow through to implementation of the highlighted recommendations

**AMAZON DEVELOPMENT CENTRE September2015-Februray 2017**

**Transaction Risk Investigator**

* Worked in highly sophisticated, data-centric systems that can detect abusive patterns across millions of transactions.
* Ensures to identify information that customer provided is accurate and legitimate. It enforces that the customer does not belong to any of related government sanctions lists of individuals or countries including terrorist organizations and monitors all transactions activities for all businesses for any suspicious money laundering activity.
* Scaling every customer registration, all transactions including every order and shipment on Amazon, every payment change and every address change.
* Provided excellent service to the customers when they're the victims of identity theft requires a personal touch. Resolved customer concerns and investigate suspicious activity.

**IBM Daksh**. **April 2012 – December 2013**

***Senior Customer Service Associate***

* Worked for the process of loan department with Axis bank (client).
* Helped customers in managing their accounts, queries related to personal loans, or credit card information is conveyed to the customers upon following thorough verification as per the standard set by the bank.
* Co-ordinated with various teams during the times of escalations from the customers in case of issues with their accounts.
* Amount related queries/issues were handled upon reaching out to various teams, and after thorough verification and informing the customer about the status of their incident.
* Taking feedback from the customers post every service, to enhance the experience.

**Education**

**Master’s in Human Resource Management** **2014 - 2016**

Andhra University, Visakhapatnam, India.

**Bachelor of Technology (EEE) 2008 - 2012**

Jawaharlal Nehru Technological University, Kakinada, India.

**Diploma (EEE) 2005 - 2008**

Government Polytechnic College, Visakhapatnam

##### Additional Information

* Received the title “Gold” in the Rewards and Recognitions ceremony in the best quality player category for the Q4 in the year 2015.
* Received title “Bronze” in the Rewards and Recognitions in the best team player category in the Q1 Year 2016.
* Customer Delight Ambassador, for the best consumer service provided, Award based on the feedback received from customers.