

MOUNIKA KUNCHAPU

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TECHNICAL SKILLS

AML/KYC Regulations || New Client Adoptions (NCA), Product Extensions (NPE) || Customer Due Diligence (CDD), Enhanced Due Diligence (EDD) – High risk clients review || Sanctions Screening || Risk Analysis & management || Compliance, Audit & Investigation || Analytical and Critical Thinking || Sanctions, Politically Exposed Person (PEP) || Periodic Review (PR) || Fraud, Suspicious Activity Report (SAR) || Remediation || SQL || POWER BI || Transaction Monitoring

PROJECTS

Numi’s Project – Lead KYC onboardings huge project with more than a hundred of new client Adoptions

- Expertise as a checker with 4-eye checks, ensuring compliance and accuracy, significantly reducing errors and improving audit results. Lead a high-performing team of 10-12 members within the US FIC team, fostering a collaborative and productive work environment. Spearhead initiatives for team metrics, learning series, and work segmentation, driving efficiency and enhancing team performance. Successfully implemented process improvements, resulting in a 20% increase in operational efficiency. Recognized for outstanding leadership and consistently meeting or exceeding performance targets.
- Successfully led projects to integrate new screening tools, optimizing the Fircosoft and RDC systems, which reduced manual workload and improved accuracy in identifying high-risk entities.
- Spearheaded the implementation of process enhancements in transaction monitoring and screening workflows, resulting in a 15% increase in operational efficiency and reducing false positives by 10%.

Professional Experience

DEUTSCHE BANK – SENIOR ANALYST AML & KYC 2022 - present Bangalore, India

- Onboarding clients into DB for Trading, product extensions from EMEA, APAC regions. Specially worked on for DE, UK, US, LU regions. Well managed work with products like OTC Derivatives, Loans, Fixed income- cash bonds, FX- ALL, etc., for NCA, NPEs clients fulfilling both Global & Local Requirements. Certified maker within the team, contributing to efficient workflow and team collaboration. Achieved GLM certification, demonstrating proficiency in onboarding process.
- Seamlessly transitioned between checker and maker roles, aligning with dynamic project.
- Proficient in initiating and managing screenings for PEP (Politically Exposed Persons), sanctions, internal hits, and ADM (Adverse Media) hits, using advanced tools like Fircosoft, RDC (Regulatory DataCorp), and Nexis Due Diligence to ensure compliance with regulatory frameworks. Successfully conducted thorough screening checks, including negative media, watchlists, and sanctioned entities, to mitigate potential financial and reputational risks. I do reach out for different business clients to collect out the basic required documents & also perform Due Diligence from each risk level & work for Global Markets and have knowledge on KYC 7.0 policy.
- Ability to make independent decisions while working in fast paced and results driven environment strong organizational, multi-tasking and prioritizing skills, conducted risk assessments, implemented risk-based approaches to KYC processes to ensure effective and efficient delivery of KYC services.
- Understanding of EMEA Capital market regulations, functional aspect of the regulatory experience in Electronic Securities and regulatory compliance regime & Ensure KYC is perform in line with regulatory and internal ING requirements including FATCA, CRS, EMIR, Fin Frag, MIFID, Dodd Frank etc
- Acted as a subject matter expert on AML and KYC regulations, industry trends, and best practices, and provided guidance and training to team members and internal stakeholders
- Provide additional support with AML compliance organization on more complex issues, including research techniques and capabilities as well other solutions as appropriate. Draft AML compliance training guides to reinforce knowledge on key information and policies solicited feedback from attendees ensuring full understanding of material presented.
- Review monthly & daily transaction alerts, client trading activity, client file review, conduct Due Diligence searches and metrics.
- Identifies accurate risk rating for Individual or Non-individual accounts to highlight high risk jurisdictions, high risk businesses and PEP.
- HOGAN software, LexisNexis, RDC, Fircosoft, World check, CLM dashboard, DBCAR, Volker, NLS Screenings, all hits name screenings and many other applications has been worked.

WELLSFARGO – FINANCIAL CRIME SPECIALIST II 2020-MAY 2022 Bangalore, India

- Prepare and file Suspicious Activity Report SAR for escalated activity.
- Conducting suspicious activity investigations, currency transaction reporting, global sanctions screening, EDD, or other AML process.
- Review and detect transactional alerts from transactional activity including wire transfers, checks, securities transactions, trade finance of letters.
- Identified threats, vulnerabilities, suspicious behavior patterns to recommend mitigation measures. Handling CDD, EDD Clients, researching negative media on the clients (RDC, LexisNexis & FATCA) tools and assists with project work for the Financial Crime Dept.
- Perform name, account-based research on lists and reports provided through established resources to determine if evidence of Money Laundering activities exists. Review negative news and OFAC, watch list, PEP alerts generated by automated systems.
- Evaluate transactions and customer relationships for Money Laundering activities, Identifying Red Flag issues and escalates with in AML Framework for further investigation.
- Identified threats, vulnerabilities, suspicious behavior patterns to recommend mitigation measures.
- Handling CDD, EDD Clients, researching negative media on the clients (RDC, LexisNexis & FATCA) tools and assists with project work for the Financial Crime Dept.

SUMMARY OF EDUCATIONAL QUALIFICATION

Jawaharlal Nehru Technological University Anantapur, (JNTU A)

Masters of Administration in Finance and HR , GPA: 8.2/10

Sri Krishna Devaraya University (SK University)

Bachelors of Arts in Mathematics, statistics & computer science , GPA: 9.4/10