**Sumanjali Nekkanti**

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# SUMMARY

Fraud Analyst with 4 years of experience in Online Fraud Investigation, Transaction Risk Management, KYC & AML analysis, Chargeback Disputes, and Customer Support within banking and e-commerce. Proven expertise in identifying fraud patterns, reducing false positives, and implementing automated fraud detection workflows. Successfully reduced fraud-related losses by 25% and improved case resolution times. Extensive experience handling Account Takeover, GAIA Hijacking, Payment Method Hijacking, Payment Fraud, Friendly Fraud, and Refund Abuse.

# WORK EXPERIENCE

## Senior Risk/Chargeback Analyst: (Jan 2020 – Dec 2022)

* Performed risk assessments on accounts and transactions, implementing risk-based controls to mitigate potential fraud exposure. Proactively identified vulnerabilities in existing processes and developed comprehensive fraud risk models, increasing fraud detection efficiency by 35%. Conducted detailed fraud investigations for escalated cases, including transaction fraud, account takeovers, and identity theft.
* Partnered with cross-functional teams to investigate and resolve fraud incidents, ensuring minimal impact on customers and business operations. Investigated and resolved 1500 chargeback disputes monthly, recovering thousands of dollars for the organization.
* Managed Chargeback and dispute resolution processes, providing detailed analysis and evidence to support reversals, achieving a 40 % success rate. Designed workflows to minimize chargeback ratios, which include unauthorized transactions and product / service issues.
* Ensured all investigations and processes complied with regulatory requirements, such as AML, KYC, Regulation E, and OFAC guidelines. Conducted compliance audits, ensuring the organization-maintained adherence to local and international fraud prevention standards.
* Maintaining integrity and trust of financial operations Knowledge of applicable laws, regulations, and guidelines including the Bank Secrecy Act, the USA PATRIOT act and Unusual/Suspicious Activity Reporting.
* Verify supporting documentation such as State IDs and Bank statements to ensure accuracy and compliance. Identifying fake documents, analyzed client data, documentation and negative news to determine client risk profile.
* Managing high workload with a consistent record of achieving Deadlines and client Targets, helping clients in framing Customer-oriented policies by making them understand the behavior of customer accounts with Service Level Agreements along with Business operations and Vendor operations.

## Fraud Analyst at Google: (Jan 2019 – Aug 2020)

* Designed and implemented ETL processes using Microsoft Access and SQL, reducing data processing time by 30%.
* Collaborated with data scientists to define data requirements, implemented ETL processes using Databricks, optimized SQL queries, and developed predictive models using Python and Databricks, enhancing data-driven insights and improving model accuracy by 10%.
* Monitored real-time and post-transaction activities, identifying and preventing fraudulent activities, reducing fraud losses by 30%. Conducted in-depth reviews of flagged transactions, identifying fraudulent activities and recommending actionable solutions.
* Detected and mitigated Fraud Schemes such as account takeovers, synthetic identities, and chargeback fraud, created custom fraud detection rules and improving detection accuracy.
* Analyzed High-volume Transaction data to identify suspicious patterns, flagging and escalating potential fraud cases for further investigation. Mitigated risk by recognizing unusual transactions and improving overall security measures to industry regulations and company policies.
* Ensured adherence to AML and KYC standards during transaction monitoring, reducing regulatory non-compliance risks. Secure handling of sensitive payment data to prevent and ensure compliance with other industry stands.
* Proficient in analyzing large datasets to detect suspicious patterns, identify high – risk activities, and Prepared Suspicious Activity Reports (SARs) with applicable regulatory requirements.
* In-depth investigations into suspected fraud cases by analyzing transaction history, customer behavior and handling multiple bugs, escalations through customer’s and created automated alerts that enable faster responses to potential fraud cases and established rules and thresholds for flagging suspicious activities.
* Used live Chats, Emails / appeals and calls Discovered new and existing Fraud Trends within customer accounts pinpointing abnormal accounts activity and transnational patterns, canceling any unauthorized transactions summarizing key findings, recognizing unusual transactions and taking appropriate security measures to ensure information was protected from further losses.

# EDUCATION

* + **BS in Computer Science and Mathematics**, Jawaharlal Nehru Technological University, **GPA: 3.8 (Aug 2014 - May2018) Related Courses**: Big Data Technologies, Applied Statistics, Database Management, Data Preparation and Analysis.

# SKILLS

* Fraud Detection Systems: Customer Investigation Tool, G+ Admin, Hypergraph, Billing Explorer, G Search, Fraud Web
* Risk Management: Business Risk, Data Analysis, Risk Compliance, Anti-Money Laundering (AML), Transaction Monitoring, Fraud Prevention & Detection, Investigations, Fraud Claims
* Data Analysis Tools: SQL, Tableau, Excel
* Payment Platforms: Visa, Mastercard, PayPal, Stripe, Gift Cards
* Other Tools: Cases, Tableau, Microsoft Office