

# THIRUMAL DURAI

## Senior Analyst

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♀ Chennai

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## SUMMARY

Keep working to the full of my potential with a healthy competitive spirit to excel in the field of training and development accounting. Secure a responsible career opportunity to fully utilize my training and skills, while making a significant contribution to the success of the company. Process knowledge and experience related to Charge back, Card dispute, Transaction monitoring, AML & KYC.

## EXPERIENCE



### Senior Analyst

Teleperformance

06/2024 – Present

Chennai, India

#### Roles and Responsibilities

- Managing transaction monitoring and KYC procedures for Coinbase, a client based in the U.S.
- Evaluating transaction monitoring of individual users and Entities and working for system generated alerts and manual alerts.
- Undertaking examination, document checks and financial crime risk assessment through internal sources and external sources.
- Responsible for identifying, reviewing, detecting and reporting the prohibited activities like money laundering, terrorist financing, scam, darknet market, fraud based on the client's terms of service. Escalating for red flags and potential risks to the escalation team.
- Processing cases with the help of hummingbird software, Coinbase Admin, Coinbase Tracer and adept at using Salesforce, Gondor to analyze IP activity, Athena to check process update.
- Conducting in-depth analysis of blockchain (all cryptocurrencies) and off-chain transactions, including pro account validation, source of funds, user origin, IP address tracking, OFAC sanctions screening, and manually generating alerts for activities such as account takeovers (ATO).
- Utilized AML software for effective monitoring and analysis of large datasets.
- Analyze Client data, documentation, SOF/SOW and negative news (Adverse media) in order to determine Client Risk as established under the Global AML Procedures.
- Close all false positive alerts and escalate alerts which appear to be suspicious in terms of money laundering, human trafficking, Csam terrorist financing and other AML/Fin-crime concerns to the next level for further action.
- Monitoring institutional and customers transactions for suspicious activity, Red Flag transactions. Worked closely with law enforcement agencies to share information and provide assistance with financial crime investigation.



### Fraud and claims Operations Specialist

Wells Fargo

01/2020 - 05/2024

Chennai, India

#### Roles and Responsibilities

- Review of customer information and reviewing unauthorized claims (fraud) authorized claims (Non fraud).
- Performing end to end KYC review process for customer's bank account for US region to proceed chargeback

## KEY ACHIEVEMENTS

- Star performer award in quality of work.  
Achieved the productions with 100 percentage of accuracy.
- Top star performer award.  
Achieved full target for the quarter year.

## SKILLS

Chargeback, Fraud Investigator, Card Dispute, Transactions Monitoring, AML, KYC, Cheque Fraud, Online transaction Fraud, VISA, PEGA, MS Excel, MS Office, MS Word.

## COURSES

NSE STOCK EXCHANGE course in college level

Entrepreneurship orientation program

## EXPERIENCE

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### Roles and Responsibilities – continued

- Analyze and investigate cases based on the information provided by customer and Approving credit as per DAT (Disputed Automated Tracking) and PEGA's credit recommendations.
- Approving reversal of late fees, and Processing chargeback based on guidelines framed by VISA.
- Review customers transaction history to understand whether the funds are moved for legitimate transaction purpose.
- Successfully resolved fraudulent activity affecting cardholders accounts, including charges/payments and financial transactions, processing on fraudulent transactions happens on VISA card.
- Monitoring customer transaction for finding out suspicious activities or time spending patterns and adjusting the interest-bearing charges for the fraudulent transactions, to rework on the customer invalid fees and maintain their valid credit limits.
- Adjusting the credit points and interest to the cardholder accounts.
- Review in-depth of investigations by collecting proof from the customer disputes and making decisions to raise chargebacks based on obtained information provided.
- Trainings for new joiners for processes and solving their queries.
- Played a key role in the development and implementation of new fraud prevention.
- Initiatives, resulting in a significant reduction in overall fraud losses.
- Proposed various strategies to reduce operational loss.



### Associate Level 1

NTT DATA

09/2016 - 10/2017

Chennai, India

### Roles and Responsibilities

- Handled customer claims to prepare for reprocess in call.
- Validating the customer KYC to proceed for recovery the Dollars.

## EDUCATION

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<b>MBA (Regular)</b> Mohammed Sathak college of arts and science college, University of Madras	08/2017 - 05/2019
<b>P.G Diploma (E-Business and Management)</b> Mohammed Sathak college of arts and science, University of Madras	12/2017 - 06/2018
<b>B.Com (General)</b> Patrician college of arts and science, University of Madras	06/2013 -03/2016
<b>HSC</b> St.Patricks Anglo-Indian Higher secondary school	06/2011 - 03/2013

## LANGUAGES

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English

Proficient



Tamil

Native

