

# JAYALAKSHMI C

Mobile: 9980338870, 9916569911 | | Email: cjaya2008@gmail.com, cjayalaxmi@yahoo.co.in

## SENIOR AML TRANSACTIONS ANALYSIS PROFESSIONAL

"A well-grounded AML professional with an exceptional career in monitoring money transactions, investigating suspicious transactions, determining improper activities & level of risk, and making recommendations to make the environment fraud-free."

### EXECUTIVE SUMMARY

- **Seasoned and Accomplished AML Professional with standout experience of over 16 years** in safeguarding and protecting the organization from money laundering risks and frauds by investigating and assessing the alerts relating to potential money laundering risks and ensuring efficient identification and monitoring of activities and suspicious transactions.
- **Leveraged prowess** in reviewing institutional transactions, reconciling accounts to identify fraud, and validating transactions. Expertise in overseeing and ensuring compliance with laws, regulatory requirements, policies, and procedures.
- **Remarkable proficiency** in managing and providing robust controls for fraud prevention focused exclusively on eliminating or reducing financial loss. Skilled in driving anti-money laundering initiatives and protecting institutions from losses/risks.
- **Well-versed with SAP FICO sub-modules**, including enterprise structure, general ledger accounting, account receivable & payable, banking, asset accounting, controlling – cost centres accounting, profit centre accounting, cost elements, cost objects-internal order.

### CORE COMPETENCIES

- |                                  |                                |                             |
|----------------------------------|--------------------------------|-----------------------------|
| • Strategic Planning             | • Policies & Procedures        | • Root Cause Analysis       |
| • AML Management                 | • Fraud and Security Awareness | • Customer Servicing        |
| • SAP FICO                       | • Transaction Monitoring       | • Team Management           |
| • Auditing                       | • Financial Crime              | • Documentation & Reporting |
| • Risk Management                | • Compliance                   | • Training & Development    |
| • Customer Due Diligence         | • Spacious Activity Reporting  | • Issue Resolution          |
| • Investigation & Reconciliation | • PEP Screening                | • Mock Interviews           |

### EMPLOYMENT OUTLINE

**Apr 2022 – Sep 2022: Capita Dubai Private Ltd, Dubai, UAE, as Senior Customer Services Officer**

#### Key Deliverables:

- Maintained a customer-centric approach, addressed customer priorities, and attained customer delight and high compliance scores.
- Contributed to incorporating the vision and strategic plan, focusing on leading a positive customer experience and driving growth in customer satisfaction. Accumulated facts from investigations and reported unusual client activities.
- Mentored and directed the teams to resolve client queries, examine the transactions, and achieve client delight.
- Investigated and assessed the financial risks posed by a company's operations and monitor/regulated high-risk activities.
- Assessed the frauds from various aspects to determine the likelihood of fraud or abuse.
- Handled escalations and complaints within deadlines and discussed them in team huddles to prevent repeats.
- Oversaw the daily work and email bucket to pick urgent emails and handle them on time to meet stakeholder expectations.
- Took charge of AML training and raised awareness with mock interviews. Checked team members' performance, errors, and trends, performed quality checks, assessed and reported process-related training needs, and taught them in cross-skilling jobs.
- Prepared the root cause analysis reports based on Quality Sampling, CE, and QS files, examined Primary, Secondary, and Tertiary quality issues, and suggested preventive and remedial actions.
- Regularly reviewed business process manuals, updated processes and procedures for team members, and scheduled work-related refresher and coaching sessions. Submitted the MTD QS reports to team members about team quality.
- Informed errors, obstacles, and alternate approaches to fulfil customer goals in SEM meetings with stakeholders and calibration calls with the Onshore Quality team. Implemented the CEs and controls inside the company.
- Managed the service requests, met SLA and KPIs, and examined reports and feedback to detect patterns and make adjustments.
- Directed the teams in analysing complex transactions, conducting holistic reviews and searches, gathering data, and recording evidence to detect fraud/ suspicious transactions.

**Dec 2009 – Mar 2022: Capita India Private Ltd, Bangalore**

#### Career Elevation:

- Feb 2015 – Apr 2021: Process Leader
- Dec 2009 – Jan 2015: Senior Executive Insurance
- May 2021 – Mar 2022: Team Manager – Secondment Role

#### Key Deliverables:

##### **Process Leader**

- Supervised the transactions for fraud signs or other illicit activity to help detect patterns of suspicious activity requiring investigation.
- Reviewed bank records to identify unusual activity that might indicate money laundering or other criminal activity.

- Monitored the financial activity and transactions that appeared to be suspicious.
- Held accountable for operations for UK and Middle East insurance and mortgage clients.
- Imparted AML training for incoming workers, including mock interviews to enhance awareness.
- Spotted the suspicious payment trends and behaviour to examine system-generated and human AML warnings for suspected activity. Identified high-risk customers and red flag alerts using the world check database.
- Verified KYC risk compliance through customer records, account purpose, legality, and transaction analysis. Conducted EDD and PEP reviews for onboarding and claim settlement. Analyzed transactional activities and alerts to detect money laundering, minimizing risks through fund patterns, structuring, high-risk geographies, and behaviour changes.
- Used Research Data Center (RDC) for CDD to identify high-risk persons and verify KYC compliance, adhering to FATF rules.
- Submitted SARs to MLRO for investigations into illicit banking activities, including structuring and third-party payments.
- Conducted quality checks and processed surrender requests (partial, full, and maturity) per client needs.
- Trained new team members on claims activities and process-related tasks.
- Migrated business from Dubai to India and completed the Yellow Belt project to reduce internal control errors.
- Participated in SEM and Calibration calls with an onshore quality team to address issues and propose solutions.
- Shouldered with the responsibility of discovering and reflagging the important cases and patterns related to illicit fund laundering, evaluating AML compliance through detailed reviews of flagged transactions.
- Administered the first customer risk rating procedure following corporate policy, reporting odd client activity related to money laundering or terrorism. Managed insurance analysis and risk assessment for Royal London clients.

#### Senior Executive Insurance

- Catered client portfolio and Fulfilled the insurance needs efficiently.
- Fostered solid connections with clients, insurers, and brokers for effective communication and collaboration.
- Discovered and proposed risk management solutions to limit potential risks.

#### Team Manager – Secondment Role

- Managed the team, including client complaint feedback, error analysis, and workload-based resource allocation.
- Accomplished the service level agreements and daily turnaround time (TAT).
- Entrusted with the overall accountability of allocating tasks to team members, monitoring email buckets, and batching urgent emails to satisfy stakeholder expectations. Mentored the new team members on various tasks.
- Evaluated and reported the process-related training needs and focused on cross-skilling team members.
- Responded to team members' concerns and encouraged them to work harder.

### Jun 2006 – Nov 2009: MPHASIS Private Ltd, Bangalore as Transaction Processing Officer

#### Key Deliverables:

- Properly recorded and maintained client information for quick access.
- Responded to client requests to update contact information, change policies, and cancel insurance.
- Carried out the insurance transactions for a UK-based insurance company.
- Monitored and evaluated the transactions to ensure quality and eliminate errors.
- Delivered support in conducting the audits and rectifying the issues within the deadline.
- Followed the organization's Code of conduct and regulatory standards, including obligatory training.
- Developed the product knowledge test with the process leader.
- Chaired and led the cross-training and refresher workshops to deploy case-coding modifications.
- Actively attended the case quality check meetings and reported to the Team Manager.
- Delivered training support throughout the consolidation project.

### PROFESSIONAL ACCOLADES

- MPHASIS: Operational Delivery Excellence has awarded me the “EXTRA MILER AWARD” for my efforts and contribution to the success of the process in the year 2009. Operations have been awarded Star of the Month for displaying excellence in performance, exhibiting exceptional commitment and dedication in June 2008.
- Company (CAPITA), Operations has been awarded Star of the month and quarter in every year from 2010 to 2021 for displaying excellence in performance and exhibiting exceptional commitment and dedication.

### EDUCATION CREDENTIALS

- **Post-Graduation Degree: (M.Com.) Commerce**, from KSOU in 2007.
- **Bachelor's Degree: Commerce**, from Bhandarkar's Arts and Science, from Mangalore University – Kundapura in 2003.

### CERTIFICATIONS

- SAP FICO Global Certification
- Anti-Money Laundering Certification
- Yellow Belt certification for reduction of internal control errors

### PERSONAL DOSSIER

**Date of Birth:** 1<sup>st</sup> Jun 1982 | **Nationality:** Indian | **Languages Known:** English and Kannada

**Address:** No.7, 5th Main, Rajkumar Layout, Behind Bible Society Book Centre, Kalkere Main Road, Horamavu, 560043