

UDAYAKUMAR NATARAJAN

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An IIBF certified AML\KYC professional with demonstrated experience in retail banking industry primarily on payments sector, Account maintenance and Due diligence. Highly organized multitasking with expertise of working in fast paced environment. Highly enthusiastic and approachable with excellent communication and leadership skills.

EXPERIENCE

FROM DEC 2020 – PRESENT

SENIOR ANALYST, NATWEST GROUP, CHENNAI

- Accountable for releasing SWIFT message 103 and 202 from NSTP queues by following all the controls in place.
- Routing of payments to respective units on time.
- Ability to work in fast paced environment with accuracy to meet various currency cutoff without breaching the SLA.
- Having good knowledge on applications like PROPAY.
- Implemented process improvement ideas which resulted in STP of 320 payments per day worth of GBP 12million.
- Sound knowledge on foreign currency queues like USD, CAD, AUD, AED, etc.,
- Handling of manual credits to customer accounts which has block in place for various reasons by following necessary controls.
- Skilled in handling data with attention to details
- Expertise in handling both the electronic as well as manual automation tools.
- Skilled in handling uncertainties and MI Reporting
- Generated Plan of Action on a daily basis and circulated among the team to understand the team's plan for the current day.
- Generated the daily performance reports and discussed in team meetings to understand and improve the team performance.
- Organized fun activities and team outings periodically to enhance team engagement.

FROM JUN 2109 – DEC 2020

ANALYST, NATWEST GROUP, CHENNAI

- Handled the process of Direct Debits and Standing Orders and various online payments like IBP and SBT as per customer's requirement.
- Handled customer's claims (Direct Debit Indemnity claim) by performing root cause analysis for the incorrect transaction and refunded the money back to the customer.
- Played a key role in a major migration process with the onshore teams.
- Handled the process of Technical Check referral where possible fraud cheques are identified and investigated further to reduce the risk of financial loss and prevent customer from being a victim of fraud.

- Performing necessary Due diligence as a risk based approach before authorizing the payments.
- As a Subject Matter Expert, took accountability of the complete process and ensured that there is no SLA breach by proactive monitoring.
- Authorized high value payments with proper validations and ensured seamless execution of operations with team members.
- Waiving of the interest and Overdraft charges occurred incorrectly on the customer's account.
- Handled customer queries and complaints seamlessly and provided solutions right at first time.
- Worked with onsite teams to reduce the exceptions.
- Conducted training to fellow colleagues in order to create backup in times of BCP.

EDUCATION

JUL 2018

BACHELOR OF SCIENCE: MATHEMATICS, MADRAS CHRISTIAN COLLEGE

First class with 69.28%

APR 2015

HIGHER SECONDARY EDUCATION, MLM MAT HR SEC SCHOOL

92.83%

SKILLS

- Investigation
- Root Cause Analysis
- MI Reporting
- Microsoft Office
- AML

CERTIFICATIONS

- **2019-08** Agile Awareness Level-1
- **2020-05** Quality Skill Assessment Level-1
- **2020-06** Online certification on Anti Money Laundering and Countering of Terrorist Financing
- **2020-07** Basics of Investment Banking.
- **2020-09** IIBF AML/KYC

LANGUAGES

- English
- Tamil

INTERESTS

- Risk Analysis
- Anti Money Laundering
- KYC and Due Diligence
- Investment Banking
- payment ops