

# Nawazuddin Sirajuddin

## Senior AML Investigator

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🇮🇳 Indian 🔗 <https://nawaz.onrender.com/>



### 👤 PROFESSIONAL SNAPSHOT

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Result-oriented professional with 5 years of experience in financial crime prevention. Skilled in customer onboarding, CDD, EDD, sanctions, PEP, adverse media screening, transaction monitoring, and SAR/STR filing. Experienced in investigating fraud typologies including money mule, APP fraud, account takeover, chargebacks, credit card fraud, and identity theft, with strong collaboration with regulators and law enforcement. Proficient in Actimize, Norkom, Mantas, World-Check, LexisNexis, Dow Jones, and Refinitiv. Fluent in English with working proficiency in German, seeking AML/KYC roles across Europe.

### 📁 WORK EXPERIENCE

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#### **PAYPAL INDIA PRIVATE LIMITED** 📄

08/2019 – 06/2025 | BANGALORE, INDIA

Senior AML Investigator

##### **KYC Client Onboarding & Verification**

- Conducted end-to-end onboarding and KYC reviews for global retail and corporate clients in compliance with AML/CTF regulations.
- Verified incorporation documents, ownership hierarchies, and Ultimate Beneficial Owners (UBOs) to ensure regulatory compliance and transparency.
- Performed sanctions, PEP, SDN, and blacklist screening using World-Check, LexisNexis, Dow Jones, and Refinitiv, escalating confirmed hits for Enhanced Due Diligence (EDD).
- Executed EDD for high-risk clients, assessing source of funds, source of wealth, business activity, and jurisdictional exposure.
- Reviewed complex and offshore structures to identify hidden beneficial ownership and mitigate financial crime risk.
- Maintained audit-ready due diligence records in case management systems for regulatory and internal reviews.

##### **Transaction Monitoring**

- Monitored domestic, cross-border, and crypto transactions to detect suspicious activity, unusual patterns, and high-risk typologies including layering, structuring, TBML, money mule operations, APP fraud, ATO, credit card fraud, and identity theft.
- Investigated UARs, fraud reports from card networks/fintechs, and LEA notifications, validating transactions, counterparties, and Source of Funds (SOF).
- Prepared and finalized structured SARS, STRs, and case summaries with typology classification and substantiated evidence for MLRO, FIU, and LEA review.
- Collaborated with compliance teams, operations, and law enforcement agencies to ensure timely escalation, regulatory compliance, and effective closure of alerts.

##### **Regulatory Compliance and Process Optimization**

- Ensured adherence to AML policies and international regulatory standards (FATF, GwG, BaFin, OFAC, FinCEN).
- Supported process automation and workflow enhancements, improving case turnaround and reporting accuracy.
- Performed KYC due diligence under GwG, identifying beneficial owners, updating customer data, and improving compliance processes in line with BaFin standards.

### 🎓 EDUCATION AND TRAINING

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#### **Bachelor of Commerce**

Bangalore University 📄

Bangalore, India

## CORE COMPETENCIES

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- KYC / KYB Onboarding & Risk Classification
- Transaction Monitoring & Alert Investigation
- Ultimate Beneficial Owner
- AML Policies & Workflow Optimization
- Audit-Ready Documentation & Case Management
- Enhanced Due Diligence (EDD) & High-Risk Investigations
- Suspicious Activity Reporting (SAR/STR)
- Regulatory Compliance: BaFin, EU 6AMLD, FATF, FinCEN, OFAC
- Sanctions & PEP Screening
- MS Office (Word, Powerpoint, Excel, Outlook)

## CERTIFICATES

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### **AML & Financial Crime Compliance**

- Self-study aligned with ACAMS / ICA standards

### **KYC, KYB & Transaction Monitoring Fundamentals**

- Professional eLearning (2025)

## AWARDS

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**Achieving Excellence Award**

**Shared Success Award**

**Top Performer Award**

**Start of the Year Award**

## LANGUAGE SKILLS

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Hindi



English

