# Neha Mudiraj Light Fraud and Risk Analyst

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**SUMMARY**

**Dynamic Fraud** and **Risk Analyst** with over **7 years** of proven success in **Investigations & Compliance**, leveraging cutting-edge **OSINT** techniques for comprehensive fraud investigations. Renowned for crafting innovative **Risk Management strategies** that harness the power of **AI** for proactive threat analysis and risk mitigation. Adept in **Financial Analysis & Reporting**, adeptly navigating complex financial landscapes and ensuring **CTR** compliance through expert utilization of tools like **Accurint**. Distinguished by a history of optimizing operational efficiency and refining risk scoring models, exemplifying a commitment to **Operational Excellence** honed at **Cognizant** and **JPMC**. Recognized for spearheading impactful training programs and quality assurance initiatives, particularly in **AML, KYC**, **P2P**, and **ACH compliance**, elevating organizational compliance standards. Possessing comprehensive expertise in **Banking & Regulatory** **domains**, including a keen understanding of payment fraud nuances and adept sanction screening methodologies. Renowned for proactive collaboration, visionary strategy development, and a steadfast dedication to pioneering effective **risk management solutions** that resonate in today's dynamic financial landscape.

## SKILLS

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| **Skill Category** | **Specific Skills** |
| **Investigations & Compliance** | OSINT and Fraud Investigation, KYC and AML Compliance, Customer Due  Diligence, High-Risk KYC Review and Validation, Suspicious Activity Reporting |
| **Risk Management** | AI-Driven Security Threat Analysis, Risk Assessment and Mitigation, Privacy & Security Risk Analysis, Risk Trend Analysis |
| **Financial Analysis & Reporting** | Financial Risk Analysis, CTRs Preparation and Compliance, Project Quality Reporting, Sanctions Screening System Usage |
| **Operational Excellence** | Stakeholder and Law Enforcement Collaboration, Fraud Detection in Online Transactions, Operational Process Enhancement, Security Audit Conducting |
| **Technology & Tool Proficiency** | Risk Scoring Model Enhancement, OFAC & 314(a) Monitoring, Tool Proficiency (Accurint, etc.) |
| **Training & Quality Assurance** | Training and Quality Assurance, AML, KYC, P2P, and ACH Compliance Training, Compliance Training Implementation |
| **Banking & Regulatory Knowledge** | Payment Fraud Experience (Real-Time and CNP), Banking Law and Regulation Knowledge, Watch list and Negative News Screening |

## EDUCATION

### Masters in Engineering Management May 2023

**Trine University, Indiana**

### Bachelors of Technology in Computer Science Engineering May 2016

Teegala Krishna Reddy Collage of Engineering, Hyderabad

**WORK EXPERINCE**

**Fraud & OSINT Investigator, Cognizant, Washington, USA May 2023 – Current**

## Client: Google

* Developed and implemented metrics to assess analyst efficacy, resulting in automated fraud controls that minimized financial risks and maximized human analyst capacity utilization.
* Utilized advanced AI tools to predict and assess security threats, resulting in early risk detection and proactive measures to safeguard project assets and data.
* Rigorously applied KYC and AML standards to project-related financial transactions, ensuring compliance and minimizing financial risks associated with non-compliance and potential money laundering activities.
* Implemented risk assessment controls resulting in minimal losses (approx. $150,000 on $2.5 billion transactions) and an 80% reduction in account takeovers through strategic account management.
* Partnered with law enforcement agencies on fraud-related cases, demonstrating commitment to legal and ethical standards while enhancing project security.
* Reviewed merchant online transactions, maintaining high levels of case volume, fraud loss rates, and customer satisfaction. Continuously sought process improvements for early fraud detection.
* Collaborated with engineering teams to improve risk scoring models and workflow, contributing to the development of more effective fraud mitigation strategies.
* Worked closely with internal and external stakeholders, including various departments, financial institutions, law enforcement, and customers. Effectively flagged and investigated activities requiring SAR filings
* Executed OFAC & 314(a) monitoring processes, prepared and submitted CTRs, and ensured strict adherence to CDD, CIP, and KYC procedures.
* Conducted on-board training and quality assurance, providing continuous feedback to agents on improvement strategies, ensuring a high standard of performance.
* Managed Google's risk by protecting the company and users from fraudulent activities, including financial payment fraud. Collaborated on beta testing of new tools and processes, contributing to enhanced fraud prevention measures.

## Fraud / Risk Analyst Intern, JPMC, INDec 2022 – Apr 2023

* Managed the operational budget effectively, identifying tactical efficiencies and improvements to reduce costs in response to market events.
* Maintained accountability for all internal and external relationships related to fraud operations, ensuring active participation in benchmarking and best practice awareness. .
* Effectively managed the operational budget by identifying tactical efficiencies and implementing improvements, resulting in reduced costs in response to market events while maintaining operational excellence.
* Maintained accountability for all internal and external relationships in fraud operations, actively participating in benchmarking and best practice awareness initiatives, leading to stronger partnerships and improved operational standards.
* Oversaw the successful delivery of fraud transformational change initiatives, carefully considering their impact across the enterprise, resulting in streamlined processes and enhanced operational efficiency.
* Ensured all new and existing processes in fraud operations complied with legal and regulatory requirements, mitigating risks associated with non-compliance and safeguarding the organization's reputation.
* Fostered an environment of continuous learning by integrating operational insights from performance management information, resulting in improved processes and proactive issue resolution
* Collaborated with Fraud Strategy to develop loss mitigation strategies that balanced customer experience, participating in benchmarking forums and professional organizations, leading to innovative solutions and improved outcomes.
* Developed an intimate understanding of business priorities and strategies of supported units, aligning fraud operations strategies with overall risk appetite, revenue targets, and customer experience goals, resulting in improved alignment and strategic direction.
* Accountable for setting innovative strategic direction across all products and portfolios, ensuring effective risk management and operational excellence, driving growth and profitability while maintaining high standards of integrity and compliance.
* Oversaw the successful delivery of fraud transformational change, carefully considering its impact across the enterprise.
* Ensured that all new and existing processes in fraud operations complied with legal and regulatory requirements.

## Quality & Training Lead, Cognizant, (HYD&BLR) India, KL Malaysia Jun 2019 – Dec 2021 Client: Google

* Led training programs for financial risk analysts, resulting in enhanced skills and knowledge, ultimately improving team performance and productivity.
* Ensured high-quality risk analysis and fraud detection through the establishment and maintenance of stringent quality standards and processes, leading to improved fraud detection rates and risk mitigation
* Successfully identified and analyzed transaction fraud trends within the Google Pay platform, leading to the development and implementation of effective mitigation plans, enhancing platform security and user trust.
* Provided comprehensive training in AML, KYC, P2P, and ACH compliance, fostering a compliant and knowledgeable team, reducing compliance-related risks and ensuring regulatory adherence.
* Developed and implemented strategies to reduce online transaction fraud, resulting in a more secure Google Pay platform for users, enhancing customer satisfaction and trust.
* Proficiently utilized tools like Accurint for risk assessment and decision-making, improving the accuracy of fraud detection and enabling more informed risk management strategies.
* Presented project quality updates biweekly and monthly to stakeholders, effectively communicating project progress and areas for improvement, ensuring transparency and alignment with project objectives.
* Introduced and implemented process enhancements, including streamlining inter-processing tools, driving operational efficiency within the team, reducing operational costs, and improving productivity.

## CDD, EDD&GSDD Analyst, HSBC, Hyderabad, India Jan 2019 – Jun 2019

* Reviewed and validated High-Risk KYC files to ensure completeness and compliance with Bank policies and Regulatory Requirements, mitigating compliance risks and maintaining regulatory adherence.
* Conducted thorough CDD and EDD on prospective customer’s onboarded to HSBC's U.S. and non-U.S. subsidiaries, ensuring comprehensive risk assessments and regulatory compliance.
* Conducted KYC analysis and risk profiles for Politically Exposed Persons (PEPs) in accordance with policies and procedures, minimizing exposure to potential financial crimes and regulatory violations.
* Ensured regional KYC standards are met by coordinating with regional Compliance leads, fostering consistency and alignment across the organization and enhancing compliance effectiveness.
* Conducted watch list and negative news screening, promptly escalating any items requiring additional attention, enhancing risk detection and mitigation capabilities.
* Collected, synthesized, and analyzed data from multiple sources, including publicly available databases and websites, enabling informed decision-making and proactive risk management strategies.
* Conducted periodic due diligence reviews on customers based on their assigned risk scores, ensuring ongoing compliance and risk mitigation measures are effective.
* Demonstrated proficiency in sanctions screening utilizing systems such as LexisNexis, Accurint, World Check, RDC, and Google, enhancing the effectiveness and efficiency of compliance processes.

## Risk Analyst Trainer, Wipro, Hyderabad, India

**Client: Google Feb 2017 – Dec 2018**

* Spearheaded the creation and implementation of dynamic live and online compliance training programs, empowering business professionals with up-to-date knowledge on compliance requirements, legal issues, and regulatory changes, resulting in enhanced organizational compliance culture and minimized risk exposure.
* Conducted in-depth analysis of suspicious activity and fraud, meticulously gathering evidential supporting documentation as per internal procedures and US state regulatory requirements, ensuring thorough investigations and compliance with regulatory standards.
* Collaborated closely with key stakeholders to ensure proper management of suspicious activity and fraud cases, fostering a cohesive approach to risk mitigation and regulatory compliance, ultimately safeguarding organizational integrity and reputation.
* Reviewed daily reports for suspicious activity, including gameplay, device intelligence, and high-risk trends, ensuring timely reporting to state regulators and providing valuable insights into emerging fraud patterns, enabling proactive risk management strategies.
* Analyzed current fraud trends and provided strategic input into rules and parameters for reporting, contributing to the development of robust fraud detection mechanisms and enhancing the organization's ability to adapt to evolving threats.
* Conducted in-depth research into complex account activity, identifying potential sources of compromise, and recommending appropriate action, mitigating fraud risks and safeguarding customer assets.
* Prepared comprehensive reports detailing gaming transaction details, analyses, and investigation findings, supporting recommendations to AML and Suspicious Activity Analysts, facilitating informed decision-making and regulatory compliance.
* Documented regular risk reports for senior management, highlighting key risk exposures, trends, and performance metrics, effectively communicating complex risk-related concepts in a clear and concise manner, enabling informed strategic decision-making at the executive level.

## Financial Risk Analyst, Wipro, Hyderabad, India

**Client: Google Jul 2016 – Feb 2017**

* Reviewed and analyzed customer data, transaction activity, gameplay, and geolocation activity using a combination of internal and external systems and tools, resulting in timely detection of potential risks and fraudulent activities.
* Conducted daily reviews of new member accounts and account changes, performing due diligence actions to ensure compliance with regulatory requirements and mitigate fraud risks.
* Demonstrated expertise in real-time and Card-Not-Present (CNP) payments and fraud, including debit, credit, prepaid cards, ACH and wire, and gift cards, contributing to effective fraud detection and prevention measures.
* Conducted reviews focused on detecting suspicious activity for the purpose of filing Suspicious Activity Reports (SARs), facilitating regulatory compliance and protecting the organization against financial crimes.
* Utilized experience with KYC, due diligence, and OFAC sanctions screening to ensure adherence to regulatory requirements and mitigate compliance risks.
* Demonstrated excellent research, analytical, and due diligence skills, enabling thorough investigations and informed decision-making processes.
* Possessed strong foundational knowledge of U.S. banking laws and regulations, with a focus on BSA/AML and sanctions laws and regulations, ensuring compliance with regulatory standards.
* Adapted to and evolved with Bank Transformation initiatives, demonstrating flexibility and leadership in navigating changes and driving organizational growth.
* Applied strong knowledge of the deposit and digital banking product lifecycle to identify and mitigate risks, ensuring the integrity and security of banking operations.
* Identified, assessed, and analyzed privacy and security risks that could impact the company's operations, assets, and reputation, implementing effective risk management strategies to safeguard organizational interests.