

# YOGESH KUMAR

Risk Operations Specialist | Fraud & Payments | AML/KYC Compliance

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## PROFESSIONAL SUMMARY

Results-driven Risk Operations Analyst with 3+ years of specialized experience in fintech fraud detection, dispute resolution, and AML/KYC compliance. Proven track record of processing 80+ high-risk cases daily while maintaining 100% SLA adherence and superior QA accuracy. Demonstrated expertise in reducing false positives by 13% and case handling time by 15% through strategic process optimization. Skilled in leveraging advanced risk tools (Zendesk, LexisNexis) to identify fraud patterns, conduct enhanced due diligence, and protect organizational assets. Recognized for training and developing high-performing teams in compliance-driven environments.

## CORE COMPETENCIES

- Fraud Detection & Investigation
- AML/KYC Compliance & Screening
- Transaction Monitoring & Analysis
- Enhanced Due Diligence (EDD)
- Risk Analysis & Mitigation
- Dispute & Chargeback Management
- Case & Alert Management
- Root Cause Analysis
- Process Optimization & SLA Management
- Team Training & Mentorship

## TECHNICAL PROFICIENCY

**Risk & Fraud Tools:** Zendesk, LexisNexis, Internal Risk & Payment Systems | **Compliance:** AML/KYC Standards, Regulatory Frameworks

## PROFESSIONAL EXPERIENCE

**Risk Operations Analyst** | TaskUs (Ouro)

November 2024 - Present | Delhi, India

- Conduct comprehensive fraud and transaction risk investigations across 80+ high-risk cases daily, ensuring strict compliance with AML/KYC regulatory standards while maintaining 100% SLA adherence and exceptional QA accuracy
- Manage complete dispute and chargeback lifecycle, from initial investigation through evidence validation to representment, resulting in measurable reduction of financial exposure and improved recovery rates
- Achieved 13% reduction in false ban rates through implementation of enhanced decision-making frameworks and behavioral analysis protocols, significantly improving customer trust and satisfaction metrics
- Optimized case management workflows, reducing average handling time by 15% while maintaining full audit readiness and regulatory compliance standards
- Execute enhanced due diligence (EDD) procedures utilizing LexisNexis for comprehensive risk assessment, successfully identifying and escalating complex fraud patterns, scams, and potential money laundering activities

- Proactively identify and escalate emerging fraud patterns and suspicious transaction behaviors through advanced behavioral and transactional analysis methodologies
- Trained and onboarded 25+ risk analysts, developing comprehensive training materials and mentorship programs that improved team productivity by 20% and enhanced overall compliance adherence

### **Senior Executive – Escalation Desk** | Konexions Pvt. Ltd

*June 2022 – June 2024 | Delhi, India*

- Resolved high-priority transaction and account escalations involving suspicious activities, failed payments, and complex account disputes in high-volume fintech environment
- Performed advanced discrepancy analysis across multiple systems to detect unauthorized behavior patterns and financial anomalies, preventing significant fraud losses
- Reduced case resolution time by 22% through strategic workflow optimization, priority matrix development, and implementation of standardized investigation frameworks
- Maintained 98% QA accuracy while consistently handling high-impact escalations under tight deadlines and regulatory scrutiny
- Mentored junior analysts on investigation methodologies, documentation standards, and regulatory compliance requirements, improving team performance and knowledge retention

## **EDUCATION**

### **Bachelor of Arts**

*Sunrise University | 2014 – 2017*

## **KEY ACHIEVEMENTS**

- Successfully processed and resolved 15,000+ fraud cases with 100% SLA compliance and maintained superior QA standards
- Contributed to 13% reduction in false ban rates, improving customer experience while maintaining security protocols
- Recognized as subject matter expert in fraud detection and AML compliance, regularly consulted on complex cases and policy development