



PRATHYOOSH K

Email: prathyoosh@gmail.com

Ph: +91 7019728894

+91 9742884156

Address: Gaureeshankaram, Ponniam West PO,
Thalassery- 670641, Kannur, Kerala, India

An experienced Compliance professional, responsible for identifying and researching the patterns, trends, and anomalies in complex transactional and customer data to detect, prevent, mitigate, and report suspicious activity related to money laundering and Terrorist financing

Work experience

EY GDS India

Dec 2021 - Present

Senior Consultant - MENA region

- Conducting EDD for all high-risk Corporate as well as Individual accounts to find the red flags/ ML or TF indicators
- Doing the Transaction analysis based on the expected account activity v/s anticipated activity
- Analyze and conduct investigations if there is any fraudulent or suspicious activity
- Summarize the fraudulent or suspicious activity and report to the Bank Compliance team
- Conducting the Ongoing Due Diligence (ODD) for Corporate and Individual accounts
- Doing Name Screening [DowJones] on the high-risk entity and Individual customer accounts
- Doing Adverse media search for all high-risk entity and Individual customer accounts to find out red flags/ ML or TF indicators

Buckzy Payments

Apr 2020 - Dec 2021

Manager - Compliance

- Done the real time transaction monitoring and payment processing [wire transfer]. Payments may approve, hold for additional requirements, or reject based on the TM results
- Identify, investigate, and document reports of unusual or suspicious activity
- Trade document verification (Commercial Invoice, Bill of Lading, Airway bill etc)
- Done Name Screening [LexisNexis] for all high-risk customer accounts
- Done Client On-Boarding for US, APAC & EMEA region [Corporate and Individual]
- Done the Customer Due Diligence [Corporate and Individual] for US, APAC & EMEA region clients
- Maintain current knowledge of Fraud trends by keeping updated with required regulations or procedures

Unimoni Global Business Services

Oct 2018 - Apr 2020

Associate - Surveillance & Sanctions

- Done Real time payment processing [SWIFT]
- Done the Real time transaction monitoring before approving the payment
- Done the Sanctions screening [ACCUITY, ACTIMIZE] for all high-risk transactions
- Done conducting EDD on all high-risk transactions
- Done Transaction monitoring to find fraudulent or suspicious transactions
- Trade document verification (Commercial Invoice, Bill of Lading, AirWay bill etc)
- Document verification and including tracking of Vessel [Lloyds website]

Wipro BPO

Nov 2014 - Jun 2017

Senior Analyst - KYC

- Done QC for all Client On-boarding [Corporate, All Regions] records
- Done KYC remediation on Hedge Funds/ Mutual Funds/ Pension Funds
- Done the Local Due Diligence for the entity where it is incorporated and domiciled [Country wise regulation requirements were applicable]
- Done the Negative news search using FACTIVA
- Done the PEP review including filling the PEP Addendum and sending to Compliance team for further action
- Done the Name Screening using RDC for all high-risk accounts

- Done the Due Diligence including COB and Remediation for FIs and NBFIs in different regions
- Done the Reference data creation for Corporate, NBF, SPV, Funds

DBOI Global Services

Dec 2009 - Dec 2011

Analyst - KYC

- Done Client On-Boarding [Corporate, US Region]
- Done the Reference data set up for corporate accounts
- Done the Name Screening alert investigation & Enhanced Alert review
- Done the Periodic review on the Know Your Customer records [Low, Medium and High risk]
- Done the Account number setup for the new and existing corporate customers
- Done the Quality Check (QC) for KYC record completed by team members
- Prepare the daily, weekly & monthly productivity report

Citi, Corporate & Investment Bank

Jan 2007 - Dec 2009

Relationship Support (Contract)

- Collect the Account opening & KYC documents from Customer
- Verify the Incorporation documents and other key documents [List of Directors & Senior Managers] using Ministry of Corporate Affairs (<http://www.mca.gov.in/>) website
- Verify the ownership structure & find the Ultimate Beneficial Owner [UBO]
- Client on-boarding & Periodic review [Corporate]
- Name screening using Alacra
- Seeks Compliance approval for Negative news/ PEP hits and High-risk customers

Certifications

- **Certified AML Investigator** from PonSun AML Academy

Education

Bachelor of Arts

- Sep 2005

University of Calicut

GNIIT from NIIT

- Dec 2008

Awards & Achievements

- Spot Award received for maintaining TAT, from DBOI Global Services Pvt Ltd
- Star of the Month Award received for the completion of an On-boarding project, from DBOI Global Services Pvt Ltd
- Best Performer of the Month Award received from the Client of Wipro BPO

Passport details

Full name: **Prathyoosh Kanisankandy**

Passport number: **V4593940**

Date of issue: **02-12-2021**

Date of expiry: **01-12-2031**