

GURURAJ GJ

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PROFESSIONAL SUMMARY

Results-driven Fraud & Risk Specialist with 6 years and 5 months of progressive experience in fraud detection, compliance, and risk investigations across e-commerce, fintech, payments, and cloud services. Demonstrated expertise in AML, KYC, Transaction Monitoring, and Merchant Risk Management. Proven track record of designing automation solutions, developing AI-powered investigation tools, and building knowledge management systems that enhanced team productivity and prevented significant financial losses. Recognized by senior leadership for innovation and process improvement initiatives. Seeking challenging opportunities in fraud prevention, compliance, and risk management in India and globally.

CORE COMPETENCIES

Fraud & Risk Management:

Fraud Detection & Investigation • Transaction Monitoring • Merchant Risk Analysis • Payment Fraud Prevention • Chargeback Management

Compliance & Regulatory:

AML/KYC Compliance • Regulatory Compliance • PCI DSS Awareness • Financial Crime Risk Management

Technical Skills:

SQL Query Development • Microsoft Excel (Advanced) • SharePoint Administration • Google Data Studio • Process Automation (Macros, Apps Script) • AI Prompt Engineering

Business Skills:

Cross-functional Collaboration • Law Enforcement Coordination • Process Improvement • Training & Knowledge Transfer • Stakeholder Management

PROFESSIONAL EXPERIENCE

Senior Analyst – Client: G2 Risk Solutions

Fintellix India Pvt Ltd | 02/2024 – 08/2025 | Bengaluru, India

- Investigated high-risk merchant websites across pharma, gambling, counterfeit goods, IPTV, cyberlockers, weapons, deepfake, and escort services accepting payments via major card networks (Visa, MasterCard, Amex, Discover) and digital wallets (PayPal, JCB)
- Identified and documented sophisticated fraud patterns including redirected checkout flows, deceptive billing descriptors, stolen card data exploitation, and tainted nutraceutical sales (Royal Honey, La Paix containing undisclosed sildenafil/tadalafil)
- Architected and deployed SharePoint-based global investigation repository linking PayPal merchant IDs with evidence documentation, reducing case processing time by 10-15 minutes per analyst and eliminating duplicate investigations
- Developed AI-powered investigation prompts that accelerated website assessment workflows, reducing investigation turnaround time from weeks to minutes and significantly improving team productivity
- Publicly recognized by Director Niamh Lewis in Quarterly Business Updates for innovation in process automation and knowledge management solutions
- Collaborated with cross-regional teams (India, US, EU) to standardize investigation methodologies, eliminate redundant work, and centralize institutional knowledge

Sr. Investigation Specialist → Risk Specialist I

Amazon Development Centre (India) Pvt Ltd | 08/2022 – 05/2023 | Bengaluru, India

- Conducted comprehensive fraud investigations on AWS accounts involving payment abuse, identity fraud, and suspicious high-value transactions
- Executed deep-dive analysis on suspicious accounts leveraging SQL queries, advanced Excel analytics, and proprietary fraud detection tools
- Prevented significant fraudulent usage of AWS cloud resources through proactive detection and timely intervention, substantially reducing revenue leakage
- Promoted to Risk Specialist I in recognition of consistently high-quality investigations, attention to detail, and adherence to compliance standards

Transaction Processing Associate

Accenture (Client: Google) | 03/2021 – 08/2022 | Bengaluru, India

- Investigated Google Play gift card abuse schemes involving black money conversion, money laundering operations, and organized fraud rings
- Identified complex fraud indicators including proxy server usage, cross-border account manipulation, device-sharing patterns, and suspicious inactive-to-active account transitions
- Designed and launched Google Sites knowledge hub consolidating SOPs, investigation tools, and escalation protocols, streamlining onboarding and improving operational transparency for 100+ analysts
- Built Google Data Studio performance scorecards providing real-time visibility into team metrics, individual productivity, and quality benchmarks
- Automated repetitive daily workflows using Excel Macros and Google Apps Script, saving hundreds of analyst hours monthly and reducing manual errors
- Collaborated with international teams to ensure strict adherence to AML/KYC regulatory requirements and company compliance policies

Executive – Risk & Compliance

TeamLease Services Ltd (Deputed to Flipkart Internet Pvt Ltd) | 08/2018 – 03/2021 | Bengaluru, India

- Executed buyer-side fraud detection and prevention for e-commerce transactions (domestic and international) across multiple payment methods including credit/debit cards, UPI, and net banking
- Analyzed and cancelled fraudulent orders pre-delivery through real-time transaction monitoring, preventing high-value financial losses and protecting customer data
- Managed escalation communications with banks and cybercrime authorities, ensuring timely incident response, investigation support, and customer refund processing
- Coordinated with delivery personnel and law enforcement to conduct joint sting operations, successfully apprehending fraudsters during delivery attempts
- Analyzed bulk transaction datasets to identify fraud rings and emerging patterns (CVV testing, card enumeration, gibberish identities, fake addresses, disposable email domains)
- Delivered actionable fraud trend reports to operations team enabling proactive blocking of fraudulent accounts and payment sources

KEY ACHIEVEMENTS & PROJECTS

SharePoint Global Repository (Fintellix): Designed centralized investigation database linking PayPal merchant identifiers with evidence artifacts, saving 15+ analyst hours weekly and eliminating duplicate investigations

AI Investigation Accelerator (Fintellix): Developed AI prompt framework that reduced website investigation cycle time from weeks to minutes, dramatically improving case closure rates

Joint Law Enforcement Operations (Flipkart): Successfully partnered with police and delivery teams to conduct coordinated sting operations, resulting in apprehension of active fraudsters

Google Play Fraud Knowledge Hub (Accenture): Built comprehensive SOP repository and performance dashboards serving 100+ analysts, improving onboarding efficiency and operational consistency

Leadership Recognition: Publicly acknowledged by Director Niamh Lewis in Quarterly Business Updates for innovative contributions to process automation and knowledge management

REAL-WORLD PROJECTS

Cancer Survival Prediction Companion

Machine learning project for cancer survival prediction analysis and companion system

GitHub: github.com/Gururaj-GJ/Cancer-Survival-Prediction-Companion

PUBLICATIONS & PROJECTS

How Payment Fraud Really Works

Published on October 24, 2025

First comprehensive blog post exploring the mechanics and patterns of payment fraud in the digital ecosystem

URL: payment-fraud-blog.netlify.app/posts/how-payment-fraud-really-works/

Payment Fraud Analytics Dashboard

Interactive AI-Powered Dashboard

Built with Claude AI to analyze and visualize payment fraud patterns, providing real-time insights and detection capabilities

URL: claude.ai/public/artifacts/f62fc129-b699-49e5-9b27-9531176bbb8c

EDUCATION

Master of Business Administration (MBA)

Presidency College, Bangalore University

Specialization: Marketing & Human Resources

2015 – 2017

CAREER OBJECTIVES

Target Roles: Fraud & Risk Specialist | Compliance Specialist | AML/KYC Analyst | Transaction Monitoring Analyst | Risk Analyst | Merchant Risk Investigator | Financial Crime Analyst

Work Arrangement: On-site | Hybrid | Remote

Preferred Locations: Bengaluru (India) | Remote India | International (US, UK, Ireland, Singapore, UAE, Canada, Australia, Europe)

Availability: Immediate | Full-time | Contract