GURURAJ G J

Fraud Investigation & Financial Crime | Transaction Laundering · Merchant Risk · AML/CFT · Trust & Safety

Bengaluru, India · +91 76768 37358 · +91 89715 99238 · gururaj.gj.guru@gmail.com
LinkedIn: linkedin.com/in/gururaj-gj-52a062b4 | Portfolio: gururaj-gj.github.io/profile-hub | GitHub: github.com/Gururaj-GJ

PROFILE

Fraud investigation and financial-crime professional with 6+ years across transaction-laundering detection, merchant risk, AML/KYC, payment fraud and trust & safety. Ran multi-layered transaction-laundering and prohibited-merchant investigations across nine payment networks at G2 Risk Solutions (Fintellix), investigated cloud-account fraud at Amazon Web Services, ran sanctions/PEP screening and payment-compliance reviews for Google operations at Accenture, and handled buyer-side payment fraud at Flipkart. An investigative operator who also engineers explainable fraud tooling — deterministic decision engines, investigation canvases and device-risk SDKs — published as open source. Seeking fraud investigation, AML/KYC, merchant-risk and trust & safety roles in Bengaluru.

CORE COMPETENCIES

Fraud & Merchant Risk: Transaction Laundering Detection · Prohibited-Merchant Investigations · Merchant Due Diligence · Card-Scheme Compliance (Visa, Mastercard, Amex, Discover, JCB, PayPal) · Payment Fraud (Cards, UPI, Wallets, Gift Cards) · Chargebacks & Disputes · Fraud Detection · Fraud Analytics · Payment Integrity

AML / Financial Crime: AML Investigation · KYC · CDD · EDD · Sanctions & PEP Screening · Watchlist Screening · Suspicious Activity Investigation · Alert Review & Disposition · Regulatory Compliance · Risk-Based Investigation · Financial-Crime Typologies

Trust & Safety: Account Takeover (ATO) · Identity Fraud · Account Integrity · Marketplace & Platform Integrity · Buyer-Side Fraud · Transaction Monitoring · Abuse Detection · Policy Enforcement · User Safety

Fraud Intelligence Engineering: Deterministic Signal Design · Explainable Decision Engines · Investigation Canvases · Device-Risk Signals · AI-Assisted Investigation Workflows · OSINT · Evidence Collection & Validation · Case Management · Investigation Automation

Technical: Python · SQL · JavaScript · Kotlin · FastAPI · REST APIs · SQLite · Advanced Excel · SharePoint · Git/GitHub · OSINT Tooling · UPI/IMPS/NEFT · NPCI & RBI Guidelines

PROFESSIONAL EXPERIENCE

Customer Success Manager

Onsurity Technologies Private Limited · Bengaluru, India · Aug 2026 – Oct 2026

- Short-term operational role in an employee-health-benefits (InsurTech) company; scope covered a customer-success and service-operations function across inbound, outbound, email, chat and ticketing channels.
- Left to return to fraud investigation and financial-crime work — my chosen career focus.

Career Break — Caregiving & Independent Research

Bengaluru, India · Aug 2025 – Aug 2026

- Planned career break as a caregiver for a family member; used part of the period to design and publish open-source fraud-intelligence tooling (see Projects below).

Senior Analyst — Transaction Laundering Detection | Merchant Risk

G2 Risk Solutions (Fintellix India Private Limited) · Bengaluru, India · Feb 2024 – Aug 2025

- Conducted multi-layered transaction-laundering and prohibited-merchant investigations across Visa, Mastercard, American Express, Discover, JCB, PayPal, Zelle, MoneyGram and SumUp acceptance channels — producing

investigation reports and evidence packages (website intelligence, checkout-flow mapping, billing-descriptor analysis, URL and screenshot evidence) that supported escalation and enforcement actions.
- Identified and documented sophisticated laundering techniques — descriptor mismatches, hidden payment pages, redirected multi-hop checkout flows, layered payment routing, third-party aggregation and merchant identity concealment — across high-risk categories including FDA-unapproved pharmaceuticals, controlled substances, counterfeit goods, IPTV, gambling, weapons and deepfake-enabled services.
- Designed a centralized SharePoint knowledge hub that became the single source of truth for Transaction Laundering Detection operations — consolidating SOPs, investigation playbooks, merchant-category guidance and country documentation; eliminated email-based file sharing and was adopted across India, US and EU investigation teams.
- Developed AI-assisted investigation prompts and structured workflows that standardized merchant website assessment — reducing assessment time while improving consistency of risk analysis and evidence quality.
- Recognized by Director Niamh Lewis during Quarterly Business Updates; awarded a Successful Performance (S) rating for the 2024 cycle with performance-linked variable pay.

Risk Specialist I — AWS Fraud Investigations (promoted from Sr. Investigation Specialist)

Amazon Development Centre (India) Private Limited · Bengaluru, India · Aug 2022 – May 2023

- Investigated AWS cloud-account fraud including proxy abuse, synthetic identities and cross-border anomalies impacting free-tier and paid-service abuse — reviewing account activity, behavioural indicators and transaction patterns to support evidence-based risk decisions.
- Identified patterns across multi-account fraud rings operating across jurisdictions and applied Amazon's fraud escalation protocols across account takeover (ATO), card testing and cloud resource abuse.
- Earned promotion from Sr. Investigation Specialist to Risk Specialist I within four months of joining, for investigation quality and consistent performance.

Senior Process Associate — Regulatory Compliance Associate (Google Operations)

Accenture Solutions Private Limited · Bengaluru, India · Mar 2021 – Aug 2022

- Conducted regulatory-compliance reviews and policy enforcement for digital payment transactions, account activity and gift-card / EGV patterns — including sanctions and PEP screening of transactions and entities.
- Identified and escalated transaction patterns indicative of fraud, abuse or financial crime; developed investigation notes, evidence summaries and escalation documentation.
- Built a Google Sites knowledge hub consolidating SOPs, tools and escalation links, and designed Data Studio dashboards tracking team productivity and investigation metrics.

Executive — Fraud Investigation | Payment Risk

Flipkart Internet Private Limited (via TeamLease Services Limited) · Bengaluru, India · Aug 2018 – Mar 2021

- Conducted high-volume reviews of payment transactions, identifying fraud across debit/credit cards, UPI, gift cards and chargeback-related activity; performed customer account investigations and order-pattern analysis in a large-scale e-commerce environment.
- Cancelled fraudulent orders pre-delivery, preventing financial losses across card, UPI and wallet payment methods; coordinated with banks, cybercrime teams and law enforcement on escalations.
- Received appreciation for contributions to the Passed Orders Project.

INDEPENDENT PROJECTS & APPLIED RESEARCH

Portfolio: gururaj-gj.github.io/profile-hub | GitHub: github.com/Gururaj-GJ (public fraud-intelligence and investigation repositories)

- **Deterministic Fraud Signal Engine —** real-time, fully explainable decisioning layer with 34 signals across seven categories and seven named rule packs; returns ALLOW/REVIEW/BLOCK with triggered signals, evidence and investigator narrative (17/17 behavioural contract tests passing). Python, FastAPI, SQLite.
- **Fraud Investigation Canvas —** browser-based investigator console with interactive entity-relationship graph, multi-ring detection, entity resolution, SHA-256 evidence locker and audit trail. Live demo deployed.

- **AI Agent Risk Evaluation Suite —** three-tool suite powered by a 20-signal deterministic engine for scoring fraud, delegation and liability risk in autonomous AI agents. Client-side JavaScript, zero external API calls.
- **Android Device Risk SDK —** Kotlin/Gradle SDK implementing nine device-risk signals with a FastAPI backend, for KYC and loan-disbursal risk checks at lenders and BNPL providers.
- **Additional —** ZEOL / ZAIS / ZIC Decision Engine (risk architecture), Loan-App Malware Investigation (Android forensics case study), Regulator Intelligence Library, Fraud Analytics Dashboard.

EDUCATION

Master of Business Administration (MBA), Marketing & Human Resources — Presidency College (NAAC A+), Bangalore University · 2015–2017 · Bengaluru, India

AWARDS & RECOGNITION

- Successful Performance (S) rating, 2024 — Fintellix India Pvt Ltd (G2 Risk Solutions), with performance-linked variable pay.
- Quarterly Business Update recognition by Director Niamh Lewis — process automation, knowledge management and investigation efficiency.
- Promotion to Risk Specialist I, Amazon Development Centre (India) Pvt Ltd (effective 30-12-2022).
- Passed Orders Project Appreciation — Flipkart Internet Pvt Ltd (via TeamLease Services Ltd).