GURURAJ G J

Fraud Investigation | Transaction Laundering | Merchant Risk | AML/KYC | Trust & Safety

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PROFESSIONAL SUMMARY

Fraud investigation and merchant risk specialist with 6+ years across e-commerce, digital payments and cloud services. At G2 Risk Solutions, traced checkout redirects and compared billing descriptors to identify concealed merchant relationships and document suspected transaction laundering. Independently built an open-source fraud engine that explains decisions using 34 signals and an investigation tool that maps links between accounts and preserves case evidence.

CORE COMPETENCIES

Fraud & Merchant Risk: Transaction Laundering Detection · Prohibited-Merchant Investigations · Billing Descriptor Analysis · Merchant Due Diligence · Card-Scheme Compliance (Visa, Mastercard, American Express, Discover, JCB) · Payment Fraud · Chargebacks and Disputes

AML / Financial Crime: AML/KYC review support · Customer due diligence (CDD) · Enhanced due diligence (EDD) support · Sanctions and PEP screening · Transaction monitoring

Trust & Safety: Account Takeover (ATO) · Identity fraud · Account integrity · Marketplace abuse · Policy enforcement

Fraud Intelligence Engineering: Open-source intelligence (OSINT) · Evidence collection · Entity linking · AI-assisted merchant reviews

Technical: Python · SQL · Advanced Excel · FastAPI · SQLite · SharePoint · Looker Studio (Google Data Studio) · GitHub

PROFESSIONAL EXPERIENCE

Associate Manager – Customer Success

Aug 2026 – Oct 2026

Onsurity Technologies Private Limited · Bengaluru, India

- Supported employee health benefits customers through phone, email, chat and ticketing channels.

Career Break — Caregiving & Independent Research

Aug 2025 – Aug 2026

Bengaluru, India

- Cared for a family member and developed open-source fraud investigation tools. Built the Cancer Survival Prediction Companion, an educational machine learning project that runs locally.

Senior Analyst – Compliance Operations

Feb 2024 – Aug 2025

Fintellix India Private Limited (G2 Risk Solutions) · Bengaluru, India

- Investigated suspected transaction laundering across nine payment networks and providers, including Visa, Mastercard, American Express and PayPal. Followed purchases from advertised products through hidden payment pages and multi-hop redirects to identify the merchant accepting payment.
- Compared billing descriptors, merchant identities and goods sold. Documented discrepancies with URLs, screenshots and checkout evidence for escalations involving counterfeit goods, gambling, IPTV and unapproved pharmaceuticals.
- Built a SharePoint hub for investigation procedures, merchant classifications and country guidance. Investigation teams in India, the US and Europe adopted it in place of exchanging files by email.
- Developed AI-assisted prompts that gave analysts a consistent way to assess merchant websites and record the evidence behind each finding.

Risk Specialist I — AWS Fraud Investigations Aug 2022 – May 2023

Promoted from Senior Investigation Specialist effective 30 December 2022.

Amazon Development Centre (India) Private Limited · Bengaluru, India

- 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.

Senior Process Associate — Regulatory Compliance (Google Operations) Mar 2021 – Aug 2022

Accenture Solutions Private Limited · Bengaluru, India

- 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 Aug 2018 – Mar 2021

Flipkart Internet Private Limited (via TeamLease Services Limited) · Bengaluru, India

- 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.

INDEPENDENT PROJECTS & APPLIED RESEARCH

- **Merchant Onboarding & Payment-Risk Playbook (Zarelva)** — 14-section compliance-first advisory covering five payment-risk assessment layers, evidence packaging, risk triage and review response; produced for a merchant-risk advisory engagement.
- **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.

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.
- Promoted from Senior Investigation Specialist to Risk Specialist I at Amazon, effective 30 December 2022.
- Passed Orders Project Appreciation — Flipkart Internet Pvt Ltd (via TeamLease Services Ltd).