



Anurag Mittal

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Career Summary

I 'am a Certified Anti Money Laundering and KYC professional and Digital Transformation Consultant with core expertise of leading Second Line of Defence in Shared Service Centers:

- ✓ PILLAR #2. Development of Internal Policies, Procedures and Controls
- ✓ PILLAR #3. Ongoing, Relevant Training of Employees
- ✓ PILLAR #4. Independent Testing and Review

in co-ordination with First and Third Line of Defence and External Assurance Providers.

In my International professional career I have led AML KYC EDD Sanctions Screening for Client Onboarding(Retail & Corporate), Transactions Monitoring, Financial Crime Investigation, Policies, Procedures documentation, Setting Up Control Objectives, Controls Testing, Remediation of Control Gaps, Reporting Integrated with Operational Risk Assurance:

Key highlights:

SOX 302, 404 – SSAE18, SOC 2

- | | |
|-----------------------------|-------------------|
| ✓ IFC - World Bank Group | ✓ TBS Shipping |
| ✓ Delphi Corporation | ✓ Bank of America |
| ✓ Merck Pharma | ✓ Deutsche Bank |
| ✓ Kidde Findel | ✓ Bank of Ireland |
| ✓ American Express – IRM | ✓ USAA |
| ✓ Prudential Life Insurance | ✓ Citibank |

using Off the Shelf or Bespoke FinTech compliance tools.

I have done Onsite/Offsite AML KYC compliance projects in various jurisdictions in UK, Eastern Europe, across USA, Middle East, Pacific & South East Asia and have worked in DEI teams, different time zones.

Educational Qualification

Gies College of Business , University of Illinois, Urban Champaign , USA

Master of Science in Business Management (GPA 3.88)

August 2023 – January 2025

BA Law Program at School of Business and Governance, TalTech

2025-2028

Completed

Certificate Program in Secure E Governance (presented case study on Automation of Japanese Regulatory Reporting by SMEs)

Certificate Program in Digitalization and Sustainability (presented case study: Future Scenario of Innovation in Sustainability in Aviation to reduce carbon footprint)
 Certificate Program in Innovate and Educate (presented case study on setting up first ever ever Shared Service Center for Not for Profits in Estonia)

Estonian Entrepreneurship University of Applied Sciences, Estonia EU

International Business Administration program

Sept'24 to Nov'26

Completed 79 ECTS credits with throughout Grades of 5 &4 (on a scale of 1 to 5)

Relevant Professional Qualification in AML KYC EDD SARS SANCTIONS

Association of Certified Anti Money

Laundering Specialists, ACAMS, USA

Certified Anti-Money Laundering Specialist (CAMLs)

International Business Management Institute, Germany

Mini MBA – Economics, Digital Transformation, Strategy

Association of Certified Sanctions

Specialists, ACSS, USA & Netherlands

Certified Sanctions Specialist (CSS) with *EU Sanctions Essentials Compliance*

International Association of Project Managers, Liechtenstein

CPM – Certified Project Manager

Association of Certified Fraud Examiners, USA

Certified Fraud Examiner
 Certified in Investigating Money Laundering

Blockchain Council USA

Certified Block Chain Auditor
 Certified Block Chain and KYC Professional

Association of Chartered Certified Accountants ACCA UK

Certified in Anti Money Laundering and Countering Financing of Terrorism

International Association of Privacy Professionals, USA

AI Governance and Privacy Protection (GDPR, UK and USA Privacy compliance)

University of Cape Town, South Africa

Certified Para Legal Professional

ISACA, USA

AI Governance
 Auditing Generative AI

European Financial Planning Association, Luxembourg EU

Certified ESG Advisor
 Certified European Financial Advisor

Corporate Finance Institute, Canada

Certificate of Completion for Cryptocurrency & Digital Assets Specialization

Work Experience (Business Support Services Centers of MNCs)

EUESGHub – OU company set up under e-residency initiative of Republic of Government of Estonia (<https://anuragmittalfie.ee>)

City of Tallinn, Estonia
 2023 - Present

- ✓ Subject Matter Expert on Anti Money Laundering – EU and International (startup founder:AML KYC & Compliance Hub)
- ✓ Mentor (Law and IPR) Technopol Science and Business Park, Tallinn, Estonia – Assisting Small Medium Enterprises in their Digital Transformation
- ✓ VAT Reconciliation, AR – Revenue Accounting for a UK based Charity (Xero Software)
- ✓ Research Assistant: assisting TalTech Faculty in writing research papers:
 - ❖ Public Private International Law,

- ❖ Digital Transformation from E Gov to GenAI to Agentic AI
- ✓ Guest Faculty :Applied AI Skills in Finance & Business mapped to Eesti OSKA Skills Forecast Report – Mainor University
- ✓ Trainer at Tallinn Public Library, Higher Education Institution, Tallinn, Estonia
 - ❖ Artificial Intelligence Literacy course aligned Eesti AI strategy,
 - ❖ Financial Literacy training aligned to Money Smart Estonia
- ✓ Preparation of Tender/Grant Funding proposals for TalTech in Digital Transformation, EU Laws for submission to Estonian Procurement Register,

Relevant Projects / Employments aligned to Job Description prior to 2023

GreenLight Solutions (registered Not for Profit) USA

ESG Project Management for a Sustainability StartUp

Helping in ESG Reporting compliance viz GRI Reporting Framework

HCL America Shared Service Centre USA

Risk and Compliance specialist – 2nd line of defense

Bank of America Shared Service Centre

Risk and Compliance specialist – 2nd line of defense

USA

GE Capital Shared Service Centre

Risk and Compliance specialist – 2nd line of defense

USA & Romania

American Express Financial Resource Centre

Risk and Compliance specialist

(SE Asia, Hong Kong, USA)

Recent Achievements: selected amidst global talent pool (International volunteer projects in ESG, Governance, Risk and Compliance)

- ✓ I am volunteering at Tallinn Public Library in areas of Financial Literacy – Money Smart Estonia and Applied AI skills in Finance&Business
- ✓ I volunteered as Financial Compliance & Governance Advisor for Business Proposal/ Grant writing project for New Zealand StartUp and
- ✓ I volunteered for Corporate Governance project for Grameen Jameel Middle East, Philippines and for Setting up Project Office for Grameen Foundation USA

Not for Profit Board positions

- ✓ Member Task Force (Sanctions Academy – The Association of Certified Sanctions Specialists, Netherland and USA)
- ✓ Executive Committee member – Non-Profit Leadership Alliance, USA
- ✓ Board member – SAGE & DEI, Mentor Committee – University of Illinois, USA
- ✓ Vice President (Branch Chapter) The Institute of Management Accountants USA

Diversity, Equity, Inclusion projects - Prior International Work experience (Onsite) – across USA, UK, Romania, across India, Thailand, Malaysia, Hong Kong, **(Remote)** – Middle East (UAE, Jordon, Saudi Arabia), Singapore, New Zealand, Philippines, Netherlands

@ I can provide local references in Estonia (Tallinn).