

DIVYA BALAKRISHNAN

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EXECUTIVE SUMMARY

Finance and compliance professional with 10+ years of experience in traditional finance — spanning accounting, treasury operations, fund accounting, and financial reporting — and 3+ years working across DeFi and crypto operations, including blockchain analysis, wallet reconciliation, transaction monitoring, and AML compliance support. Currently building hands-on expertise in blockchain investigations, on-chain transaction tracing, exchange attribution, and cross-chain fund flow analysis through independent analytical projects and structured investigation methodologies. Open to local and global opportunities across onsite, hybrid, and remote environments.

TECHNICAL SKILLS

Blockchain & Investigation	Blockchain Investigation Wallet Activity Review Fund Flow Analysis Transaction Monitoring Wallet Clustering Exchange Attribution Cross-Chain Tracing Mixer Analysis Multi-Hop Transaction Analysis Behavioural Transaction Analysis Infrastructure Linkage Analysis Metadata Inspection & OSINT Correlation Transaction Continuity Review
Compliance & AML	KYB / KYC / CDD / EDD AML Compliance Support UBO Verification Risk Identification & Escalation Regulatory Documentation Audit & Compliance Support Transaction Monitoring & Investigation
Finance & Crypto Operations	Crypto Reconciliation Fiat-Crypto Fund Flow Tracking Financial Reporting & Data Validation Multi-Entity & Multi-Currency Operations Treasury & Payment Operations Transaction Validation
Tools & Systems	Chainalysis Reactor Etherscan Arbiscan Solscan Arkham MetaSleuth Bitwave Summ MPC Vault Excel (Advanced) Power BI QuickBooks Xero
Soft Skills	Analytical Thinking Investigation & Research Communication & Team Collaboration Problem Solving Attention to Detail Time Management Adaptability in Fast-Paced Environments Documentation & Reporting

PROFESSIONAL EXPERIENCE

Independent Analytical Projects

Blockchain Investigation & OSINT Analyst

Oct 2025 – Present

Responsibilities:

- Conducting blockchain investigation and OSINT-based analytical projects across exchange attribution, transaction tracing, cross-chain movement analysis, mixer-related flow analysis, wallet clustering, and behavioural transaction assessment
- Performed transaction continuity reviews to analyse movement of funds across multiple blockchain networks
- Conducted behavioural pattern analysis to identify suspicious routing structures and transaction anomalies
- Analysed exchange deposit patterns and wallet interactions to support attribution assessment
- Performed cross-chain tracing using blockchain explorers and investigative methodologies
- Conducted wallet relationship analysis to identify potential entity linkages and transactional associations
- Applied metadata inspection and OSINT correlation techniques to validate publicly available information
- Investigated infrastructure linkage indicators and transactional behaviours across blockchain ecosystems
- Documented structured analytical findings and investigation methodologies for reporting purposes
- Used blockchain intelligence and OSINT workflows to improve visibility into fund movement activities

Impact:

- Successfully completed ongoing independent blockchain investigation and analytical projects across multiple blockchain ecosystems
- Improved transaction visibility through structured cross-chain tracing and behavioural analysis methodologies
- Strengthened analytical investigation capabilities using OSINT correlation and wallet clustering techniques
- Enhanced fund flow assessment accuracy through systematic transaction review and attribution analysis

Blockchain Reconciliation & Crypto Operations Specialist (Independent)

Crypto Reconciliation & On-Chain Analysis

Feb 2026 – Apr 2026

Responsibilities:

- Performed end-to-end crypto wallet reconciliation across BTC, Ethereum, Solana, and EVM-based networks
- Classified and reviewed transactions including deposits, withdrawals, swaps, bridge transfers, and internal wallet movements
- Verified on-chain transactions using blockchain explorers and supporting analytical tools
- Analysed fiat-to-crypto and cross-chain fund flows to improve operational visibility
- Applied blockchain data analysis to validate transaction accuracy and reconciliation processes
- Supported financial classification and validation of transaction data across multiple networks
- Investigated discrepancies and abnormal transaction movement patterns
- Maintained reconciliation records and structured transaction documentation
- Coordinated transaction reviews using blockchain intelligence platforms and reporting workflows

Impact:

- Improved transaction validation accuracy through structured reconciliation and blockchain verification processes
- Enhanced operational visibility across multi-chain wallet environments
- Reduced reconciliation inconsistencies through systematic transaction classification and review
- Strengthened financial reporting support across crypto transaction operations

SwiftX DLT Pay LLC FZ | Dubai, UAE

Compliance & Finance Operations Analyst

May 2025 – Feb 2026

Responsibilities:

- Conducted end-to-end KYB onboarding including CDD/EDD review, UBO analysis, and documentation validation
- Monitored crypto and fiat transactions to identify unusual transaction patterns and routing behaviour
- Investigated discrepancies, delays, and irregular activity while escalating high-risk cases for further review
- Maintained transaction monitoring logs and compliance-related documentation
- Supported audit processes aligned with Swiss VQF AML standards
- Worked within operational environments aligned with FINTRAC MSB regulatory expectations
- Collaborated with compliance, legal, and operations teams to support onboarding and monitoring workflows
- Reviewed transaction histories and fund flow structures across multiple payment environments
- Assisted in maintaining compliance reporting and risk assessment documentation

Impact:

- Strengthened transaction monitoring and onboarding efficiency through structured compliance workflows
- Supported improved regulatory documentation accuracy and audit readiness
- Contributed to risk identification and escalation processes within AML monitoring operations
- Enhanced coordination between compliance and operational teams for onboarding activities

B2Broker Group | Dubai, UAE

Finance Manager → Compliance Associate → Payroll Operations

Oct 2022 – May 2025

Responsibilities:

- Managed financial operations across fiat and crypto environments involving multi-entity and multi-currency transactions
- Performed reconciliation across wallets, exchanges, and banking systems to validate transaction accuracy
- Monitored transaction flows and investigated discrepancies, delays, and abnormal fund movements
- Analysed fund movement patterns across platforms to identify inconsistencies and operational gaps
- Supported onboarding processes including KYC/KYB and FATCA-related regulatory documentation
- Maintained financial and compliance records for audit and reporting purposes
- Coordinated with banking partners, exchanges, and internal teams to resolve transaction-related issues
- Supported operational reporting and transaction data validation processes
- Assisted in monitoring treasury movement activities and financial workflows

Impact:

- Improved transaction reconciliation efficiency across crypto and fiat operational environments
- Strengthened financial reporting accuracy through structured validation and monitoring processes
- Reduced operational inconsistencies through detailed reconciliation and transaction analysis
- Supported compliance readiness and operational audit processes across multiple entities

Unity Consulting Services | Dubai, UAE

Admin / Accounts → Accountant → Fund Accountant → Investment Analyst

Jan 2014 – Oct 2022

Responsibilities:

- Managed accounting and financial operations across multi-entity business environments
- Analysed investment transactions involving FX, derivatives, and portfolio-related activities
- Monitored fund flows and reconciled multi-currency financial transactions
- Supported compliance processes including UBO documentation, ESR filings, and regulatory requirements
- Coordinated with auditors, legal teams, and banking institutions on financial and compliance activities
- Maintained financial records, reconciliations, and operational reporting documentation
- Assisted with treasury management and transaction review processes
- Supported financial analysis and operational workflow coordination across investment activities

Impact:

- Improved financial operational accuracy through structured reconciliation and reporting processes
- Supported smooth coordination between auditors, banks, and operational stakeholders
- Strengthened compliance documentation management across multiple entities
- Enhanced visibility into investment transaction activities and fund flow monitoring

EDUCATION

MBA – Finance & Banking Collège de Paris

Diploma – Accounting & Business Management ACCA

AWARDS & CERTIFICATIONS

- Runner-Up — JP Intelligence on Chain Crypto Tracing Challenge (March 2026)
- Certified Anti-Money Laundering Specialist (CAMS)
- Chainalysis Reactor Certified (CRC)
- Blockchain & OSINT Investigations (Level 1 & Level 2)
- Certified Due Diligence Specialist (CDD-PEP)
- G-FCCI — Globally Certified Financial Crime Compliance Investigator

LANGUAGES

Tamil (Native) | English (Proficient) | Sinhala (Proficient) | Hindi (Basic)