

Sutriptaa Dhar Chowdhury

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Date of birth 15-September-1999

LINKS [Linkedin](#)

PROFILE Results-driven banking and fraud operations professional with 2.5 years' of experience across customer support, fraud recovery, and tax compliance in fin-tech and multinational banking environments. Skilled in fraud detection, loss mitigation, and dispute resolution with a proven record of exceeding recovery benchmarks at JP Morgan. Experienced in handling multi-channel customer inquiries at Revolut, ensuring SLA adherence and high client satisfaction. Proficient in tax compliance and regulatory reporting at EY GDS, maintaining accuracy and audit readiness. Known for strong communication, problem-solving, and analytical skills, with expertise in AML, KYC, and operational risk controls. Seeking to leverage a well-rounded financial services background to deliver value in fraud operations, client servicing, and compliance-driven environments.

EMPLOYMENT HISTORY

Nov 2024 - Mar 2025	Support Specialist (Phone), Revolut Technologies India Private limited.	Remote
	<ul style="list-style-type: none">Verified customer payments to ensure accuracy and legitimacy, adhering to internal security protocols and fraud prevention measures.Communicated with customers via phone to resolve payment-related issues and fulfill customer inquiries.Detected and investigated suspicious transactions, contributing to fraud loss mitigation and enhancing financial security.Provided dedicated account support, identifying discrepancies and guiding customers through resolution steps to ensure a positive user experience.Resolved customer complaints and inquiries by identifying root causes of payment errors or discrepancies, ensuring high-quality service.Maintained up-to-date knowledge of payment processing systems, fraud detection practices, and company policies, demonstrating commitment to self-development.Delivered exceptional customer service through multi-channel interactions (in-app live chat and phone) to ensure a positive user experience.Collaborated with cross-functional teams to resolve complex customer issues and ensure consistent service delivery, operating effectively across cultures.	
Jul 2023 - Jul 2024	Fraud Recovery Specialist I, J.P. Morgan Services India	Bengaluru, Karnataka, India
	<ul style="list-style-type: none">Delivered exceptional support to customers affected by fraud, guiding them through the recovery process to optimize the customer experience.Contributed to fraud loss mitigation by proactively monitoring and analyzing transaction patterns and emerging fraud trends.Recovered lost funds by conducting in-depth investigations and resolving complex fraudulent transaction cases, enhancing financial security.Exceeded department standards by achieving a 59% fraud detection and recovery rate, significantly surpassing the target benchmark of 28.10%.Maintained a 100% re-bill effectiveness rate, demonstrating strong analytical and decision-making skills in a high-pressure environment.Analyzed and detected fraud patterns across multiple operational queues, mastering various fraud systems and processes.Quickly adapted to handle specialized fraud detection cases by transitioning to the Verified Segment queue, demonstrating a quick learning ability.Assisted customers with fund recovery by filing dispute claims and utilizing charge-back management systems like Visa Online.Managed customer interactions in a 100% outbound call center, handling real-time calls to resolve fraud-related issues and ensure client satisfaction.Utilized multiple banking applications and fraud prevention tools to detect fraudulent activity and resolve disputes efficiently.	

- Streamlined tax preparation processes to enhance operational efficiency and accuracy.
- Collaborated with senior tax professionals and cross-functional teams to resolve complex tax issues, ensuring compliance and minimizing liabilities.
- Validated EY LLP Annual assessment files, ensuring adherence to internal controls and standards.
- Verified account payable entries and non-TDS line items, ensuring accurate representation of company information.
- Developed spreadsheet models to accurately track and manage tax information, demonstrating proficiency in MS Office tools.
- Analyzed financial documents to ensure compliance and accurate representation of company information on tax returns.
- Verified and worked on EY LLP UK VAT refund entries, ensuring operational effectiveness and control.

EDUCATION

Jul 2018-Aug 2021	Undergraduate Degree in Finance, Bidhan Chandra College	Rishra, WB, IN.
Jan 2004-May 2018	High School , St. Joseph's Convent.	Chandannagar, WB, IN.

SKILLS	<p>1. Fraud & Risk Management:</p> <ul style="list-style-type: none"> Fraud Prevention, Detection & Recovery Multi-Channel Fraud Handling (Phone, Chat, Email) Risk Assessment & Operational Risk Controls AML & Scams Awareness Dispute Resolution & Chargeback Management Productivity & Quality Metrics Monitoring <p>2. Banking & Financial Operations:</p> <ul style="list-style-type: none"> Banking Operations & Process Knowledge (Front-end & Back-end) Operational Financial Analysis & Compliance Reporting Payment Verification & Transaction Reconciliation. 	<ul style="list-style-type: none"> Tax Preparation & Compliance (VAT, TDS) Process Validation & Queue Management <p>3. Technical Proficiency:</p> <ul style="list-style-type: none"> Fraud Detection Systems (Visa Online, Internal CRM, LexisNexis, FWIR, WCSA, ATS, OAT) Microsoft Office Suite (Excel, Word, PowerPoint) <p>4. Customer Service & Communication:</p> <ul style="list-style-type: none"> Client Focus & Strong Communication Skills (Verbal and Written) Customer Interaction & Relationship Management Multi-channel Customer Support (Phone and Live Chat) Strong Analytical Skills & Problem-Solving Techniques.
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LANGUAGES	English	Very good command.	Hindi	Highly proficient
	Bengali	Native speaker.		

Achievements at JPMC.

- Represented my department (FREC - Fraud recovery) in Play-a-thon, Inkitt, writing contest for Bangalore site and secured the first position.
- Recognized as the employee of the month for December, 2023 for exceeding fraud recovery targets.