

SIDDHARTHA

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****KEY SKILLS****

- ❖ Have morals like integrity, ethics, worthiness and reliability.
- ❖ Dynamic, strategic and result-oriented with around 5 years of experience in enhancing customer experience and optimizing the process working in.
- ❖ Proficient in developing strategies, driving growth and cultivating strong client relationships.
- ❖ Exceptional Communication & Presentation Skills.
- ❖ Attention to detail and accuracy.
- ❖ Customer-centric mindset.
- ❖ Problem-solving abilities.
- ❖ Strong interpersonal skills.
- ❖ Multitasking and time management.
- ❖ Proficiency with CRM.
- ❖ Active listening and empathy.
- ❖ Conflict resolution and de-escalation techniques.

****PROFESSIONAL EXPERIENCE****

1- Senior Executive- Fraud Analyst at EXL Services Private Ltd. (For Sofi Bank)- From July 2024 to January 2025.

- ❖ Worked on transaction monitoring and investigation of bank accounts to prevent frauds related to ACH, Checks, Wires, Money Laundering and other suspicious activities.
- ❖ Worked on resolving red flags present on bank accounts by communicating with the account holders or other banks involved in questionable transactions.
- ❖ Filed for HHLs with other financial institutions in order to mitigate losses for the organization.
- ❖ Conducted complex fraud investigations involving high value transactions and identity theft.
- ❖ Identified fraud trends, patterns and vulnerabilities that could lead to future fraud attempts.

2- Senior Credit Specialist at American Express- February 2023 to October 2023.

- ❖ Utilized fraud detection tool to analyze transaction patterns, detect suspicious activities and escalate high risk cases for further investigation.
- ❖ Monitored and reviewed credit card transactions to identify fraudulent activities.
- ❖ Conducted thorough investigations of disputed transactions, working closely with internal teams, cardholders and merchants involved in those transactions to resolve fraud cases and charge backs.
- ❖ Managed chargeback disputes and resolved customer inquiries related to fraud for Improving customer satisfaction.
- ❖ Maintained detailed case notes and documentation to ensure compliance with the

company policies and regulatory requirements.

- ❖ **Provided assistance and resolution to the cardholders with regards to their queries and concerns; some examples would be –credit assessment and evaluation by reviewing financial statements, credit reports and other relevant documents, informing them of the terms and conditions of the credit agreements and helping the cardholders with unfreezing their cards or issuing new cards to them.**

- ❖ Utilized tools to track interactions with the customers and their feedbacks in order to improve efficiency.

3- Fraud Prevention Specialist at JPMorgan Chase- December 2018 to November 2021.

- ❖ Worked on preventing frauds related to ACH, counterfeit or fictitious checks, wire and zelle transactions and worked on cases of identity theft and in**

cases of a confirmed fraud, used to take all the necessary measures to ensure extra security of the affected bank accounts and informed the customers of all the ideal practices to keep their bank accounts secure in the future.

- ❖ Assisted bankers in making decisions with regards to questionable checks.
- ❖ Monitored high volume financial transactions for signs of suspicious activities, with an attempt to successfully prevent frauds on bank accounts.
- ❖ Conducted investigations into credit card frauds, account takeovers and charge backs in order to reduce fraud losses.
- ❖ Coordinated with customer service and legal teams to resolve fraud disputes and issue charge backs, ensuring timely and effective resolution.

****KEY RESPONSIBILITIES HANDLED****

- ❖ Attended escalated calls apart from taking regular calls.
- ❖ Conveying the client's expectations to the team with regards to the business.
- ❖ Meeting all the metrics as specified by the process.

****EDUCATION****

- ❖ Graduation: B.Com- Accounts Honors.
- ❖ University: Kalinga University, Raipur, Chhattisgarh.
- ❖ Year of passing- 2018.

****PERSONAL QUALITIES****

- ❖ Creative at heart and innovative at mind.
- ❖ Strong analytical and logical approach.
- ❖ Ability to produce the desired results even under pressure.
- ❖ Exceptional written and verbal communication skills.