

## **Madhusmita Das**

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### **Professional Synopsis**

**A dynamic professional with nearly 14 years of rich experience in Banking Operations into Collection, disputes and fraud investigations in INDIA and 3 Years of banking sales experience in UAE.**

### **WORK EXPERIENCE**

#### **Fraud Analyst-Barclays Bank UK Noida India January 2025 till April 2025**

- Handled inbound calls related to credit card fraud detection, unauthorized transactions, and cardholder security concerns.
- Raised fraud disputes for suspicious transactions and followed through with internal fraud investigation protocols.
- Reassured and guided vulnerable customers, ensuring calm resolution and quick action on fraud-related complaints.
- Processed complaints related to fraudulent activity, including lost/stolen cards and phishing incidents.
- Assisted in blocking compromised cards, initiating replacements, and explaining security measures to cardholders.
- Maintained detailed case logs while ensuring full compliance with data protection and bank policy standards.

#### **Fraud Analyst-Barclays Bank UK Noida India November 2021 till May 2023**

- Reviewed reports and individual transactions which appeared suspicious to uncover possible fraudulent activity by using different applications like Cybercrime Portal, FIRCO, Global Fraud Management and Share Points
- Analyzed large amounts of data to find patterns of fraud and anomalies by Falcon systems
- Developed and implemented procedures to detect and prevent fraud.
- Established and maintained positive working relationships with external law enforcement agencies to support fraud investigations.
- Produced detailed reports of fraud investigations and presented findings to senior management. Performed risk assessments to determine level of fraud risk and prioritize investigations.
- Tracked fraud cases and monitored trends to develop strategies for prevention.
- Evaluated customer data to identify and prevent fraudulent activities.

- Evaluated success of fraud detection systems to identify areas for improvement. Coached and trained staff on fraud prevention techniques to increase awareness and reduce risk.
- Transaction Monitoring of account for possible fraud or scam beneficiaries and money launderings.

#### **Account Manager-Google Ads WNS Global Services Gurugram December 2020 To November 2021**

- Managed and optimized Google Ads campaigns for a portfolio of B2B clients across various industries.
- Developed tailored advertising strategies to meet client KPIs, including lead generation, CTR improvement, and cost-per-acquisition (CPA) reduction.
- Conducted regular performance analysis, A/B testing, and keyword research to refine targeting and ad copy.
- Provided strategic consultations to clients on budget allocation, audience segmentation, and campaign scalability.
- Created and presented detailed performance reports, offering actionable insights and recommendations.
- Acted as a dedicated point of contact, ensuring high client satisfaction and long-term account retention.

#### **Sales Officer-National Bank of Ras Al Khaimah Dubai UAE January 2019 - August 2019**

- Enhanced sales operations through development of new sales strategies.
- cold calling techniques and customer follow-up Forecasted sales and established processes to achieve sales objectives and related metrics.
- Consistently serviced accounts to maintain active contacts.

#### **Sales Officer-Emirates NBD PACT Employment Dubai UAE November 2016 - November 2018 Researched**

- Target market and identified customers' unique needs to suggest suitable products. Responded to customer needs by answering questions and providing detailed information about products or services.
- Achieved dramatic sales increase by skillfully managing relationships and proactive sales approaches.
- Connected with prospects through trade shows, cold calling and local area networking. Developed sales strategy based on research of consumer buying trends and market conditions.
- Captured and completed sales with customer-savvy quotes, proposals, and contract management strategies.

#### **Process Advisor Collection Specialist-Barclays Bank UK Noida India November 2010 - July 2015**

- Researched accounts and completed due diligence to resolve collection problems. Processed payments and applied to customer balances.
- Negotiated to collect balance in full. Delivered exceptional customer service on collection calls and maintained calm and professional demeanor.
- Used probing techniques to determine debtors' reasons for delinquency.
- Achieved performance goals on consistent basis.

- Maintained high volume of calls and met demands of busy and productive group. Trained new team members on scripts, company services, and collection strategies.
- Used skip tracing and other techniques to locate debtors.
- Worked in call center environment handling manual and automatically dialed outbound calls.
- Counselling debtors on payment options and arranged installment agreements.
- Negotiated re-payment plans by identifying causes of delinquent payments to assist in recovery of debt and meet realistic timeframes.
- Located customers with overdue accounts and solicited payment in compliance with fair debt collection practices.
- Maintained accurate records of customer accounts, payments and payment plans.
- Monitored customer accounts for payment delinquency and initiated collection efforts.
- Established relationships with customers to encourage payment of delinquent accounts

#### **Dispute Chargeback Analyst-HSBC BANK UK India April 2006 - October 2010**

- Processed customer disputes relating to transactions on credit cards in accordance with the procedures set by MasterCard and Visa International organizations for HBEU region (UK).
- Gained experience & working knowledge in all the queues including Service Failures & also handled escalated complaints received from the business partners via Line Manager.
- Regularly met the quality target as per the business requirement & exceeded the targets (increased the number of checks on operators whose quality is low and identified areas of development for the respective operators & shared feedback with the operators on a regular basis, hence contributing to the increase in productivity quality).
- Form team of 60 members was the representative of GPS team. As part of this, encouraged the team members to contribute process improvement ideas for the development of organizational efficiency and profitability.
- Handled additional responsibility of checking Free Format letters being released by the operators in order to reduce letter errors of the department & contributed to bring down the letter errors below 2%.
- Assisted Line Manager for the quality checking of WHIRL Green Screen prints for the chargeback's being raised by the operators to validate the information keyed in the fields.
- Assisted Line Manager for the quality checking of supporting documents scanned and sent through MasterCom system for documents being supported regarding the chargeback's being raised by the operators in the team.
- Handled referrals for the team & referrals for high value dispute cases (>GBP1000.00) referred by Line Managers.
- Saved GBP29000.00-GBP30000.00 during quality checks and while supporting chargeback on MasterCom (incorrect chargeback's raised by operators, incorrect supporting were identified and corrective actions have been taken to rectify without which there would have been fatal errors resulting in Ops Losses).
- Regularly met the quality target of the business requirement & exceeded the targets & showcased increased productivity with the required quality.
- Assisted Line Manager during his annual leave period by checking SOD & EOD prints of the queues.
- Learnt & prepared Capacity Planner for the team during the annual leaves of Line Manager and ensured that the team met the targets in line with the SLA on all occasions.

- In addition to processing, also quality checked disputes being processed by colleagues in the relevant queues.
- Provided training to colleagues in the team & contributed to efficient cross training in the Service Failure queue. Cross trained in Visa Debit Chargeback's and supported the team during high volumes.
- In addition to processing was chosen by the higher management as an Audit Marshal from January 2007 to June 2010. Ensured there were no audit findings or any compliance issues and on a regular basis the team was being educated about the rules and regulations in order to be audit free.

**Personal Details**

Graduate in Commerce

Date of Birth - 15<sup>th</sup> March 1985

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**Declaration:**

**I hereby declare all information furnished by me are true to my knowledge.**

**Madhusmita Das**