

ATCHAYA K

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### **Career Objective :**

I am seeking a company where I can explore my experience and education to enhance the organization's growth.

### **Job Profile:**

Pursuing my career as a Senior Legal operation Processor in Retail Banking (Payment Cards) Domain.

### **Job Description :**

**Wells Fargo Jan 2023- PRESENT, CHENNAI**

#### **Senior Legal Operations Processor:**

- Expertly managed legal document operations, focusing on the efficient retrieval and Procedure OF Writs Levies and court mandates.

- Led Continuous Improvement efforts in Document Management Systems, Legal Optimization and Team Leadership across regions.

- Partnered with senior management to uphold compliance and legal process standards achieving consistent team conformity.

- Performed in-depth Risk Assessments to ensure impeccable service delivery and strict adherence to customer Service Level Agreements (SLAs).

- Effectively handled incidents with customers, legal counsel, and agencies upholding exceptional standards of

professional engagement and conflict resolution.

### **Additional Process:**

#### **Estate Care Center - Home Lending Processes:**

- ☒ Taking care of the Deceased Customers Accounts and Verifying and Validating them.
- ☒ Verifying the details through Death Certificate, third Party Website like customers Accurint, Experian, Online Obituary.
- ☒ Adding and Deleting Borrowers to the Account as per the Order.

### **AOP TQC Process:**

Worked on the Add on Products Transactional Quality Check Process which Related to the customer Complaint Raised through Document and Calls. It is related to PhilipPines Project.

### **Tata Consultancy Services: June 2014-Jan 2023**

#### **Fraud Detection Analyst :**

- Prevention and detection of frauds in Payment cards.
- Spotting High Risk transactions in the business portfolio.
- keeping a track of on account transfers, embezzlements, false claims...
- Blocking and canceling the transactions from misused Debit and credit cards, ● Verify the unknown transactions with the clients.
- Formulate fraud prevention policies.
- Sharing the critical trends with team members and management.

#### **Fraud Analytics:**

- Finding existing Fraud trends by analyzing accounts and transaction patterns, as well as propose and implement system improvements to fight fraud and protect customers. ● Proactively Responsible for identifying instances of potential fraud, waste and abuse through data analysis using company systems and tool.
- Monitor Debit card fraud alerts daily and take necessary action to protect customers and the bank.
- Identifying fraud patterns through the monitoring of high risk countries and merchants. ● Contribute to the creation of fraud rules by providing analytical data to support decisions.
- Review all Alerts from external sources related to fraud
- Provides support to the operational and Business units of the organization on fraud Related matters.
- Regularly prepares reports for the Bank's Risk management organization.
- Responsible for maintaining fraud knowledge in the industry.
- Verify activities outbound calls and send potential fraud alerts to customers.

## **KYC:**

- Verifying and Validating Beneficial Owner Details
- Verifying and Validating customer identification Information.
- Uplifting the customer profile to the current Standard.
- Screening all the Members on the Account to find the negative News and Adverse Media Hits, Sanction Screening and AML Screening.
- KYC:
- Reviewing the Transaction History of the Customer and analyzing the Product usage of the Customer.

## **Chargeback :**

- Analyze chargeback data to help resolve customer disputes and eliminate chargeback risk factors.
- Responsible for evaluating disputed credit card transactions
- Investigating disputes by looking documentation of a purchase to determine whether there was fraud and validate the chargeback if appropriate.

## **Applications used:**

### **Wells Fargo:**

- LLG
- 1 OFC
- Mainframe
- Alfresco

### **Tata Consultancy Services:**

- SAS
- FDC
- FDR
- FICO
- Visa
- Master
- DRC
- Salesforce
- IQ

## **Technical Skills:**

- Ms Office
- Analytics
- Financial skills
- Basic knowledge of taxes

**Certification:**

Pursuing Certified Fraud Examiner Course at ACFE.

Pursuing Fintech and Risk Management course at IIM Visakapatnam

**Languages Known:**

- English
- Tamil

**Declaration:**

I hereby declare that above details are true as per my knowledge and I hold responsibility for the correctness of the above particulars

Place :

Sign :

Date :