** CURRICULUM VITAE**

**BABU**

**Email**: [babu.379651@2freemail.com](mailto:babu.379651@2freemail.com)

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**Objective:**

To utilize my Business knowledge that I required through my functional exposure to Business process and seeking a challenging position in well established company that offers professional growth and ample opportunity to learn and enrich my competencies in my profession.

**Work Experience:**

**JP Morgan Services India Private Limited:**

**Operational Analyst, Regulatory department --- 28-Aug-2017 to 27-Feb-2018**

* Completes extensive due diligence investigations using public and private databases in accordance with Anti Money Laundering (**AML**), **OFAC** and other regulatory standards to assist business units and prevent operational and reputational risks.
* Analyzing client data, documentation and negative news in order to determine Client Risk Profile.
* Member of Central Screening Utility team performing Sanctions screening and transaction screening on Individuals, Vessels, Locations and Entities as per Global Standards.
* Manage risk-based monitoring for unusual activity, including: detection, investigation, suspicious reporting to law enforcement agencies, documenting the file with supporting documents, deciding either to close the account or continue monitoring.
* Applications and tools used for screening transactions: Fircosoft, world check, FOFA, Bridger, FOL, Google (As a researching tool)

**ANZ Support services:**

**Senior Analyst, Customer disputes & Chargeback department --- 24-Dec-2013 to 31-Aug-2016**

Process deals with disputes related to transactions of customers using their cards in any form. Subject Matter Expert -Scheme Regulations of **VISA** Card, **MASTER** Card and **AMEX** Card.

* Understanding and updating the process and procedures. Study and apply Scheme based regulation and guidelines of Visa, Master card and American Express to resolve customer disputes.
* Analyzing the customer issue and applying the appropriate Chargeback reason code based on Scheme regulation.
* Performing monetary transactions to customer and merchant based on case resolution and sending Emails and system generated letters to customers, informing and educating them of their dispute progress and request case supportive documents.
* Create case documents and liaise with merchant to resolve customer dispute. Providing rebuttal for merchant re-presentments and arbitrate case with scheme regulator.
* File processing across VISA resolve online, MasterCard connect.

**Tata Consultancy Services:**

**Process executive – Global Investigations --- 13-July-2011 to 27- Sep-2013**

* Worked in payments (Wire transfer’s) investigations department.
* Responding to the customer's and street bank’s query through email, SWIFT TELEX, E- FAX messages.
* Making international wire transfers manually in necessary situations also analyzing and rectifying errors made in the customer payments and reconciliation of Cash outstanding.
* Dealing with various types of SWIFT messages (Ex: MT 103, MT202 MT199 MT299 MT192 MT292).
* Used to work in high value payments investigating and resolving unsuccessful transactions.
* Reviewing MT103, MT202 and various message types to ensure it passes through clearing systems like CHIPS, FEDWIRE, CHAPS, EBA, TARGET 2 etc.
* Comfortable working in banking applications such as PEGA, FLEXCUBE, Liquidity monitoring system (LMS), File Net.

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| **Education** | **Percentage of Marks** | **Institution** | **Completed Year** |
| MBA (Master of Business Administration in Human Resource) | 62 | Loyola College, Pondicherry University  Chennai. | 2014 |
| BBM (Bachelor of Business Management) | 68 | Nandha Arts and Science College-Erode. | 2011 |
| HSC | 72 | Nanjappa Higher Secondary School, Tirupur | 2008 |
| SSLC | 63 | Nanjappa Higher Secondary School, Tirupur | 2006 |

**Skill Set:**

* Swift payments investigations
* AML, Sanctions screening
* Chargeback (Visa card, Master card)
* AML Investigations
* Cash reconciliation

**Academic Credentials:**

**Personal Particulars:**

Name Babu

Date of Birth 06 August 1990

Gender Male

Marital Status Married

Nationality Indian

**Declaration:**

I hereby declare that all the details furnished above are true to the best of my knowledge.