**CAREER SUMMARY**

An achievement driven Cards Management Specialist with 8+ years of elaborate work experience. Proven track record in providing exceptional customer services, leading and developing high performing teams and delivering outstanding results in challenging circumstances. Seeking a key executive position at an established organization to contribute accrued skills toward the attainment of shared goals and values.

**SKILLS**

* Complex Problem Solving, Critical Thinking, Creativity, People Management, Coordinating with Others
* Emotional Intelligence, Judgement & Decision Making, Service Orientation, Negotiation, Cognitive flexibility
* Operating Systems: Windows Family, FoxPro, Photoshop, Illustrator, 3Dmax
* Credit Card Applications: ECS+, ADS+, VROL, MASTERCO, EBBS, S2O, ORDS, HOGAN, ISA
* Languages: Tamil, English, Telugu

**PROFESSIONAL EXPERIENCE**

 **December 2012 to October 2015**

**Positions Held:**

* **Senior Chargeback Analyst (International Cards management)(2012 DEC to 2014 NOV)**
* **Senior Audit Analyst (Account Maintenance)(2014 DEC to 2015 OCT)**

 **December 2008 to August 2012**

**Key Responsibilities:**

**Chargeback - Dispute Resolution**

* Addressing concerns raised by Visa/Master Card customers while adhering with International Rules and Regulations.
* Identifying and removing redundant tasks to enhance operational efficiency.
* Keeping tabs on End to End resolutions for Citibank’s branches in Taiwan, Philippines, Indonesia, Australia, Singapore and India.
* Controlling risks through a Risk Control and Self-Assessment mechanism inclusive of checks and balances within SLAs.
* Providing requisite information and details to customers for the provisioning of data to Tax authorities.
* Systematically conducting dispute analysis and implementing international card management systems.

**Audit Confirmation - Account Maintenance**

* Computing tax liability from customer accounts and setting lien and holds as and when required.
* Placing PD Cashier Order to the Inland Revenue Authority of Singapore (IRAS) and providing declined letters to customers.
* Making amends in addresses and other details based on requests filed by customers.
* Facilitating transfer of balance from Credit Card to Account / Card for customers in Singapore in a seamless manner.
* Presenting Audit Confirmation Letters to Businesses or Individuals as per the requests made by them.
* Making updates in accounts inclusiveof loans, fixed deposits, savings accounts and ISA as soon as these have been finalized.

**Team Management**

* Administered training to team members for accomplishing excellence in the 3-level process.
* Maintained quality control protocols on the BAU through thorough quality analysis.
* Consolidated calls for both incoming and outgoing disputes on a monthly basis for clients.

**Final Level - Arbitration / Compliance**

**VISA**

* Analyzed incoming cases filed in VROL on Pre-arbitration and Arbitration in alignment with the conditions of the association.
* Facilitated disbursement of funds inclusive of fee collection for acceptance or decline of the dispute.
* Shared the final decision for pre-filing with clients after assessing the nature of dispute and incorporating response from cardholders and merchants.

**MASTERCARD**

* Evaluating cases associated with arbitration charge backs from disputing banks.
* Recommending course of action for pre-arbitration or dispute settling through the electronic case filing server in Master com.
* Processing arbitration disputes for non-acceptance cases as per established protocols.

**UAT Testing**

* Prepared Test Scripts for each Test in UAT environment on client’s demand.
* Tested each and every Test in ADS+ and ECS+ applications, analyzed results and shared them with clients for all cycles.

**Process Improvement**

* Created Macros for entries and used the mail merge feature to send letters to customers with the click of a button.

**EDUCATION**

BBA (Computer Application), Annamalai University Chidambaram, Tamil Nadu 2007

DIT (Diploma in Information Technology), NirdsComputerEducation. Kadathur, Dharmapuri

PCP (PC Professional) CSC Computer Education

**PERSONAL INFORMATION**

**Date of Birth** : 23rd March, 1984

**Nationality** : Indian

**Visa Status** : (Residence Visa DEC 23-06-2018 to 22-06-2020)

**Marital Status** : Married